

# SATURDAY NIGHT

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## THE SOVIET ATTEMPT TO COLLECTIVIZE THE FARMER

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Centre: Senator Marconi with his wife and little daughter, Maria Elettra, aboard his yacht "Eletra" as it rests at anchor in the harbor of Genoa.  
Left: Lieutenant General Sir Thomas A. Cubitt, K.C.B., C.M.G., D.S.O., and Lady Cubitt receive the guests at their first reception at Government House, Bermuda. Sir Thomas is the new representative of the King in this colony. Lady Cubitt is accompanied by her daughter, Miss Rosemary Grissell.  
Right: Tommy Armour, one of the American entrants, who captured the British Open Golf Championship at Carnoustie, England. —Wide World Photo.

## THE FRONT PAGE

WHEN it was announced some time ago that Canada's balance sheet for 1930 would show a heavy deficit, it became a certainty that business would have to face increased taxation if Canada was to make ends meet. It was equally certain that no budget designed to raise more money from the public in a time of financial depression and commercial inactivity could be really popular. It is one of the most unpleasant difficulties which governments must face from time to time, that the periods in which it becomes necessary to enforce new taxation are those in which the public can least afford to pay more taxes.

With every source of revenue except one—income tax, depleted, increased imposts of one kind or another were unavoidable, and Hon. R. B. Bennett was faced with the unhappy task of imposing them.

The situation has been complicated by the fact that it is necessary to increase certain items of expenditure also. The folly perpetrated a decade ago of permitting ex-soldiers to commute their pensions for cash has had a bitter aftermath, and Canada cannot let its ex-service men starve now that their commutation money has been exhausted. There was difference of opinion as to old age pensions at one time, but public sentiment seemed to overwhelmingly favor them. But certain provinces, especially those in the West, are at the present time financially unable to bear the burden of cost involved, and more by necessity than its own desire the federal administration has been obliged to assist in the burden. Thus we have in these two items what is tantamount to the "dole" in a limited degree. It is satisfactory that Mr. Bennett is able to announce economies that will considerably reduce the cost of government, though in doing so cannot avoid adding in a measure to unemployment. It is also satisfactory that Mr. Bennett should have resolved that the country pay its way as it goes along instead of adding possible deficits to the national debt.

The reduction of the income tax as applied to men of limited means, so that the married man with three or four children is now exempt up to about \$5,000, is undoubtedly a popular move; much more so than the reduction applied to taxes imposed on men of abnormally large incomes though the latter move may promote the introduction of new capital into Canada. It was certainly necessary to do something in behalf of the salaried man who will be compelled to pay more for his coal and certain other indispensable commodities. A novel feature of the budget and one of which it will be interesting to watch the outcome is the provision for an excise tax to be applied to manufacturers who take advantage of the tariff to unjustly increase prices. This is most ingenious and praiseworthy.

THE postponement of a general revision of the tariff is perhaps responsible for the fact that such new schedules as have been adopted have in certain instances produced anomalies that should be rectified.

For instance the leather goods manufacturer who sells purses and handbags, finds the duties on the finer class of his raw materials increased, but no check placed on finished articles of foreign origin which are said to be flooding the country. The same applies to educational books, and to certain other lines. It is as though the government were to place heavy duties on motor parts, and allow the finished car to come in with a small duty or none at all. Mr. Bennett may take credit for a desire to promote industry in some at least of his increases and new taxes.

Nevertheless scientific tariff revision based on the needs of industry cannot come too soon.

A most sensational item is that which imposes a tax of 15 cents per pound on imported magazines and periodicals. It came as a complete surprise to Canadian publishers in the same line of business. While some Canadian readers are resentful at what seems to them a prohibitive duty, it should be understood that the publishers in this country never at any time advocated a tax so severe as to exclude the better type of American periodicals from our markets. They have long felt that it was unfair that the vast aggregate revenues derived by U.S. publishers from the Canadian field should go untaxed while publishers in this country, faced with a terrific competition, paid taxes like other manufacturing concerns. This injustice was the more obvious because the American publisher seeks Canadian circulation mainly with a view to impressing advertisers that he is assisting the sale of U.S. manufactured goods in Canada. It was probably this aspect of the question that impelled Mr. Bennett to take unexpectedly drastic action.

It cannot be said that anyone relishes the increase in the sales tax much either; though it is realized that the Bennett administration had to get more money somehow. Bitter as is the pill for some who cannot pass the tax on to the consumer, there is cause for gratitude that the government did not experiment with new forms of impost like the "turnover tax". In times like these that would have been profoundly disturbing to business. The budget is far from popular, but after all no one expected that it would be.

THE willingness of Rt. Hon. Arthur Meighen to accept a place on the Ontario Hydro Electric Commission, conducting the largest publicly owned enterprise of its kind in the world, is a matter for gratification. It bespeaks his public spirit and also the wisdom of Premier George S. Henry, who sought and secured his services.

The Board will now consist of Hon. J. R. Cooke, as Chairman in succession to Hon. C. A. Magrath; Mr. Meighen and Mr. C. A. Maguire, an ex-Mayor of Toronto, who has long been a Commissioner. Messrs. Cooke and Maguire are well acquainted with the municipal details of Hydro business, but Hydro will shortly assume a national phase because of the immense stake it holds in the project for an improved St. Lawrence Waterway.

A man of Mr. Meighen's intellectual grasp was needed at the present juncture to deal with the intricate questions certain to arise. There has been some criticism because Hydro has been so silent in the face of criticisms; and because some expressions that have emanated from Commissioners have not been discreet, as when Maguire stated that power development (which is to say power users) would pay the entire cost of navigation development on the St. Lawrence. The Commission will have in Mr. Meighen a counsellor of very astute mind and when necessary a spokesman of unsurpassed ability. Under the Chairmanship of Hon. C. A. Magrath, strictly conservative and economic policies prevailed, experiments of a hazardous order were avoided, dangerous transportation projects were thrown into the discard, and the future financial security of the great project safeguarded so far as possible. No publicly owned institution is today more secure in public favor despite political attacks.

Light on the difference between the position of Quebec communities and those of the provinces

which operate their own hydro development systems is to be found in an interview on the budget given to the press by Mr. J. S. Norris, Vice President and Managing Director of Montreal Light, Heat and Power Consolidated. Mr. Norris complains that recent increases in the corporation income tax are an injustice to privately-owned utility companies, since such taxation is passed on to their customers; whereas public owned utility corporations are untaxed, and customers naturally escape. There is no doubt that a *prima facie* case of discrimination exists, but it is unlikely to be remedied because any government at Ottawa which attempted to impose taxation on the publicly owned utilities that exist in nearly all provinces would rouse a hornet's nest.

NOT only a great prelate, but a born leader of men, was the late Cardinal Rouleau, the third Canadian to wear the purple of a prince of the Roman Catholic Church, his two predecessors in the cardinalate having been Cardinals Taschereau and Begin. A strong churchman, whose whole life was inspired and informed by his sense of duty to his church and devotion to her faith, he possessed, in rare and remarkable measure, the power of moving the hearts, and swaying the minds, of masses, by reason of the lofty character of his oratory and his adeptness as logician. To his inspiration as preacher, there were added the gifts of a dignified presence, great charm of manner and the impressiveness of a personality of high sincerity.

Like the late Cardinal Begin, he sprang from a Quebec farming family, having been born sixty-six years ago on a farm in the beautiful district around Isle Verte. From his earliest years he exhibited unmistakable aptitude for scholarship, and this was sedulously fostered by his uncle, Canon Rouleau, of Rimouski. At the age of twenty he joined the Dominican Order at St. Hyacinthe, and six years later, was ordained priest in that order on the Island of Corsica. Two years later, he returned to St. Hyacinthe, and not long after was appointed Prior of the Dominican Order in Canada and transferred to Ottawa. During the twenty years following, his reputation, alike as organizer and as preacher, and specially, perhaps, in the conduct of missions, steadily grew throughout the Dominion. Hence it was felt that his appointment to the bishopric of Valleyfield in 1923 was but a stepping-stone to yet higher things. And so it proved. He was translated in 1926 to the archbishopric of Quebec, and a year later, he was called to the sacred college and created a cardinal.

Cardinal Rouleau's death came as a great surprise in its suddenness. Last year he was involved in a motor car accident, and although there had seemed to be good grounds for hoping that he would regain his full strength, he appears never really to have recovered. On the 30th May he was seized with an attack of angina pectoris, and a second attack supervened the next morning which proved fatal.

IN HIS presidential address to the Canadian Manufacturers' Association at Vancouver, Mr. Elmore Davis of Kingston, Ont., touched certain matters of profound contemporary importance. The most vital part of his address was that which dealt with the relation of the factory to the community, a relation of which many people seem to have a very limited understanding. He pointed out that under Canada's present industrial organization our own people make most of the fabricated goods consumed at home, and in addition Canadian manufactured goods are sold all over the world. Two and a half million Canadians or about a quarter of the whole

population depend directly for their living on the wages and salaries paid in Canadian factories.

It is to be hoped that these figures will sink into the minds of a good many people who seem to think that the sole consideration of public men should be agriculture. Nobody needs to be taught that the prosperity of agriculture is of basic importance in relation to the prosperity of the whole country, but Canada would be in a sorry way if the importance of the factories which directly provide the means of subsistence for one quarter of the total population were ignored. Whenever the budget comes down at Ottawa, and as frequently happens, something, small or great, is done to help the manufacturer and necessarily the factory worker also, a howl is raised about "privilege", "entrenched wealth" and neglect of the interests of the poor man. Many of the champions of that very nebulous being the "consumer" talk and write as though it would be no loss if every Canadian factory were compelled to close its doors.

In times like these it was gratifying to read Mr. Davis' statements as to the efforts that have been made by manufacturers to avoid laying off employees and his assurance that to-day sympathy and a spirit of co-operation exists between workers and employers. It is perhaps some compensation to those who are suffering in pocket from the loss of income from dividends, to learn that the passing of dividends has, in many instances, been adopted in order to permit of the considerate treatment of workers. We believe Mr. Davis to be sincere and truthful in these assertions and his words should be a corrective of the abuse to which all measures designed for the assistance of manufacturing industry are periodically subject.

SIR WILLIAM CLARKE, British Trade Commissioner to Canada who has spent his life in the British Civil Service, recently delivered an address before the Federation of Civil Service at Ottawa, specifically relating to the problems of his profession. Sir William pointed out the changed conditions since the days when Lord Sandwich in introducing his young relative Samuel Pepys to the Civil Service, pointed out that the value of such an appointment lay not in the salary but in the opportunity of getting money out of his place or even since Dickens so savagely assailed the incompetence of the civil service in "Little Dorrit".

The most interesting part of the address was that in which he spoke of the altered position of the civil service in its obligations to the public and to the body politic. Once assailed for incompetence, it is now pilloried on precisely opposite grounds, namely that it is becoming too efficient and arrogating to itself too large a share of power. Lord Hewart, Chief Justice of England has even published a book "The New Despotism" based on this contention and demanding a changed attitude. Sir William holds that the real reason for this extension of authority is to be found in the new situation creating complex demands arising from modern theories of the responsibilities of the state.

A century ago the only duty the State recognized in Great Britain was that of policeman; now it is also nurse and doctor and chemist, benefactor of old age, insurer against many of the ills which threaten life, and guide, philosopher and friend in a hundred ways from the cradle to the grave. Sir William could have added that in Canada the State also controls many vast public utilities.

Though Sir William did not touch on that phase it should be added that the new era of state responsibility for countless things has a relation to federal, provincial and municipal taxation which grumblers are prone to overlook.

# THE HAVES AND HAVE-NOTS OF RUSSIA

**Pre-War Rural Conditions Which the Bolshevik Government Has Tried to Change—Frugal "Kulaki" and Improvident "Bednyaki"—Land Question Not Yet Solved**

By TOM O'LINCOLN

(Editor's Note:—The following is the first of a series of four articles by an Englishman who became a resident of Russia three years before the Great War and remained for several years after the Bolshevik Revolution of 1917.)

Of all the spots that a benevolent God created for mankind, surely none can compare with the wonderfully fruitful plains of southern Russia. Bathed in sunshine from May to November, but with gentle refreshing rains at necessary intervals, covered with a deep mantle of soft snow during winter, just cold enough to be pleasant and with an entire absence of searing winds, the air like draughts of life-giving wine, the home of Nature's abundance, teeming with agricultural and mineral wealth, with flora and fauna, it can indeed be said that every prospect pleases and only man is vile. Time and again the country has served as a battle ground for titanic struggles and at the present moment it would appear to provide a menace for a whole civilization. It was here that the Slavs placed an impalpable obstacle to the progress of the Hordes, advancing from their legendary fastnesses in Mongolia and threatening to over-run Europe with rape and destruction. At that time the vast resources of the country were not seriously considered; it was called the "Outer Edge" or the Ukraine of real Slavonia. It was a place of refuge for runaway serfs, banished convicts and criminals, shy of the proximity of their fellow-men, but at the same time a place to develop strong individualistic tendencies of the few as well as the consequent obsequiousness of the many. Men who had resented the pressure of serfdom for themselves could not but admire the system when in possession of physical power to create serfs and serfdom. Wild tribes of nomads developed as naturally as a covey of mares will surround a strong stallion in our western hills. Disdaining labor, engaged in wild orgies, surrounded by troubadours who extolled their wild acts in song and Asiatic music, unrestricted by religion or morals, their sole means of accumulating wealth were in robbery, banditry and guerilla warfare. They were nevertheless a buffer against the advancement of the Turk and Tartar empire, and, when the time came, under leadership from the North, were able to destroy the Turkish empire in the whole of southern Russia and the Caucasus. They resented religious and moral restrictions but, at the same time, when urged to unite and form an Empire, under the rule of an Emperor, they were all unwilling to accept responsibility for curtailment of the freedom of their neighbour tribes. Their convention resulted in a deadlock, which was only solved by inviting a foreigner to become their Emperor. "We have loved freedom and in freedom we have sinned. Unworthy to lead others in goodness, we will accept leadership of others." Such was the tenor of their resolution and history has proved they meant it, with all its deepest implications.

After the defeat of the Turks the systematic colonizing of the Ukraine commenced. At a time of agricultural depression in Germany and a time of religious persecution, many peasants from that country were induced to emigrate to Russia. Colonies were formed of old war veterans, each with a crown grant of some fifteen acres of land. Members of the nobility received great tracts of land as gifts and far-seeing speculators purchased enormous reaches at ridiculously low prices. It might be mentioned in passing that the cultural value of the German immigrants in the introduction of sane methods of agriculture cannot be over-estimated, and for generations they stuck to the strict puritan standards of their religion in their dealings with their neighbours. It was the general fertility of the country and the inborn improvidence of their neighbours that engendered the later spirit of inordinate greed that corrupted the real Slavs and tainted the German element.

From the beginning of modern times then, there were large land proprietors, who had brought with them or otherwise accumulated an immense stock of serfs; there were the German and Mennonite colonies, free from serfdom, holding various preferences by charter, and in general, farming colony land held in one title for the whole colony; and there were the free veterans on their small holdings. Besides these classes, there were the remnants of the old tribes of nomads. Areas were granted to them, almost like Red Indian Reservations on this continent. They pledged allegiance to the Crown, not to the State, and in return for freedom from taxes and other preferences, pledged their military services at any time when called upon between the ages of sixteen and sixty-five. These were the Kasaks, or Cossacks of fearful legend. Trained for soldiery, bravery was their paramount ideal. Cows they detested; horses were their fetish. Labor and slavery they disdained; their vaunted freedom was license. Softness of surroundings repelled them; their hardness became sheer cruelty. Their allegiance was pledged to the Czar by ancient convention, but they could not respect him, as he needed their protection they respected themselves as able to give that protection, choosing for respect the attributes developed by the necessity of giving protection. They worshiped themselves and the artificial standards of hardness they had reached. From the economic point of view the Kasaks are of no more importance in the history of Russia and the history of the world, which has progressed beyond their limits. Physical power is no longer able to enforce spiritual or abstract ideals, neither their acceptance nor their rejection.

LIFE in South Russia in pre-revolutionary days was complicated. It might as well be understood that in rejecting the general European calendar of time, they rejected in fact all comparison of time. One cannot say of Russia with reference to any particular time, that it was comparable with such a period in any other country. Russia was, as it still is, peculiarly Russia. The church of Russia was never a Christian church from its inception, it taught a Divine right of class never promulgated by the Redeemer, it demanded sacrifices in His Name that were an abomination to Him, it demanded faith in the infallibility of men ruled by greed of wealth and power, by vanity and licentious excess, it usurped the functions of a God of



AMERICAN DIRECTS GIGANTIC SOVIET PROJECT

Major Hugh L. Cooper, American Engineer in charge of the Dnieper River Dam Project in the Ukraine, 200 miles North of Odessa, Russia. When the dam is completed there will be stored water supply capable of developing 800,000 water power. One million, six hundred thousand cubic yards of cement will be used in the construction. The dam, the largest in the world, will be completed within two years. It is the plan of the Soviet Government to build around the entire plant, factories that will employ several million people. Sixteen thousand Russian workmen are on the payroll.

—Wide World Photo.

Love and in His Name instituted a condition of blind, ignorant, abasing, mental slavery. Its leaders feasted with rapes, drunkards, liars and robbers, and seldom protested against their actions. Their leaders arranged legislation, criminal codes, bodily violence, murder and pogroms against members of other smaller denominations, Christian, Hebrew and Mahomedan. Actually there is no word in the language to translate the English word "soul", and they cynically taught that man was composed of body, spirit and passport. Without a purchased passport, issued by them, not even the spirit of the dead could reach Heaven. Obscene and ignorant cruelty on earth, banishment from Heaven, was their treatment of the masses, even of the so-called nobility. There is extreme historical justification for the stand that the revolutionary leaders are taking against the church, and some justification for their stand against religion altogether. The church had condemned itself by its actions and had pronounced its own punishment. Now, the only God that Russians knew was the God preached by the church. How could they know of a God, whose supreme revelation is in the love that one man bears to another, when this had never been demonstrated to them, neither by their own church, nor by that of any other nation? The God of the church is dead, as the church is dead. The true God can only be taught, as He was taught to us, by living example. Is it not true that a howl of execration reverberated throughout the world when Russia rid itself of the old God? Is it not true that the world lifted its hands in outraged feelings when Russia carried out the law, "who kills by the sword shall die by the sword"? Is it not true that one blockade after another has been threatened and tried and is still being tried, to prevent the development of the country? Without attempting to justify any of the practiced horrors of the Revolution, when for a period, the deliberately inculcated ignorance of a people rose from passive apathy to physical action, whence should Russia have received the revelation of God in living example? Western nations have refused the revelation, Eastern nations have not received it. Then indeed must Christ Himself come again and be crucified. The only justification for wrong actions is ignorance, and the ignorant person is not so culpable as he who encourages and enforces ignorance, or neglects to destroy it. This applies to nations as much as to individuals.

And as the church was destroyed by its own actions, so was the total class of large land-owners. The world has never seen such a class of people. True there were large landed proprietors in other countries, but in days when culture and luxuries had not reached modern heights. Let us visualize a typical family; owning and controlling about two million acres of land in the most fertile and delightful district. The Manor House is like a palace, with enormous dance halls, library, museum, parlours, dining halls, kitchens, bedrooms, bathrooms, hot and cold water, carpeted with the loveliest Persian carpets, hung with silken tapestry, damask and linen in luxurious quantities, an armoury of weapons for the chase, softly lit by electricity, cool in summer and genially warmed in winter. Literally a hundred servants satisfy all the human needs and many more of them than are generally satisfied by servants. The owner would seldom pull on his boots and never take them off, this was for servants to do. He might be an energetic farmer and well versed in agricultural methods, in fact his education had taken him to many countries to study methods and his wealth enabled him to purchase all the equipment he desired. He was the General, a few assistants his minor officers, and thousands of laborers his army. The family was educated, almost all of them talked several languages, travelled to the Imperial Court for a period annually, and visited Monte Carlo and the Riviera every year at great expense. The lackeys of France, Switzerland and Italy derived soothing satisfaction to their itching palms from the feel of his gold and the hotel and gambling house keepers were made rich by his extravagance. Two or three months in the Riviera, with a

retinue of servants, transportation of delicacies of food from home, caviar and kefal, woodcocks and strange fruits, the gambling debts and the costs of boudoir gallantry, would probably cause an expenditure of \$250,000. Two or three months at St. Petersburg, with the added incentive of keeping up with the Jonesevitch family and securing appearances before Royalty, would probably cost as much more. One of his sons is interested in Zoology and demands the upkeep of a zoological garden greater than in most larger European cities. He has spent a fortune in trying to breed camels for agricultural purposes and poses as a beneficiary in making generous presents to other zoological gardens. Another son interested in mechanics possesses an amateur workshop which has cost as much as many American factories and which could produce all the machinery they could possibly use on the estate, but which its master visits perhaps for five or six weeks during the year. Another son is interested in theatricals and many known artistes in Europe and many unknown ones have borne his jewelry and children. Their charming manners and their undoubted capabilities, their education and experience, their possession and enjoyment of luxurious surroundings, and their keenness of authority make them superficially the most delightful company in existence. But their sheer unadulterated selfishness and complaisant acceptance of present facts as permanent cover them with a dull veneer of stupidity. They are rather intellectual than intelligent and this lack of intelligence caused their downfall for all time. Never again will they regain the authority they possessed and their offspring will rue the actions of their forebears for generations.

THEIR serfs, or employed laborers, lived under grossly different conditions. Their houses were hovels, generally one room, sometimes two and rarely three; the floor of beaten earth, the walls of trodden clay and cow-dung, formed into large cubes, but not baked, the roofs thatched or of sheet iron; rough planks laid above the rafters provided a dark attic as storage room for vegetables and a little grain, or meal. A huge clay furnace encumbered the room, and was heated in winter once a day by burning twigs, weeds and straw, with all the resulting litter. There was rarely a bedstead, but sacks of feathers and chaff were laid on top of the furnace, which glowed with a comfortable heat. The children were born in these surroundings as no hospitals existed in the rural districts, and when their number overcrowded the top of the furnace, they had beds on the floor. In any case their time on the furnace was not of long duration as "father-in-law" or "mother-in-law" or any visitors were more privileged than the children. The stink of unwashed bodies, the nearness to the roof and the all-pervading smell of sauerkraut and rancid vegetables, the parasites, flies, beetles and other uncleanness, made the sojourn for a night in one of these beds almost intolerable, only the dampness and the horde of half-wild, half-starved, wolf-like dogs outside made the prickly strawstack less attractive.

These were the Bednyaki, or Paupers, who owned no land, and lived in laborers' cottages on their wages. Their wages were the munificent amount of 75 cents per month, the cottage, a vegetable garden, the milk from a cow or two, allowance of grain for their chickens, issue of raw wool per annum to be washed, combed, spun and woven by their wives, issue of flax per annum, also to be retted, decorticated, bleached, spun and woven by their wives, two issues of meat per annum, at Easter and at Christmas, an issue of leather or hides, to be tanned and made into boots. It is true they could make a little extra money by attending to the garden, although this was women's work, and the sale of the extra produce, after deducting the tithe for the church and the land-owner, enabled them to get gloriously drunk once or twice a year on vile vodka. A good many of them knew the secret of stealing enough rye and potatoes to make a mash and distill their own vodka. A great love of music,—all Russian music is in a minor key,—brought them all to the village green every Sunday afternoon, in their freshly laundered linens, brightly coloured and intricate designs of needlework sewn into them, and there, by the samovar, tea glasses and vodka bottles, tunes and songs, dances and hilarity, the afternoon passed away. They were not entirely unhappy. Their religion taught them the futility of asking for what their masters had in possession; their feeling of unworthiness made it appear a compliment to them when their sweetest and freshest daughters were chosen for ser-

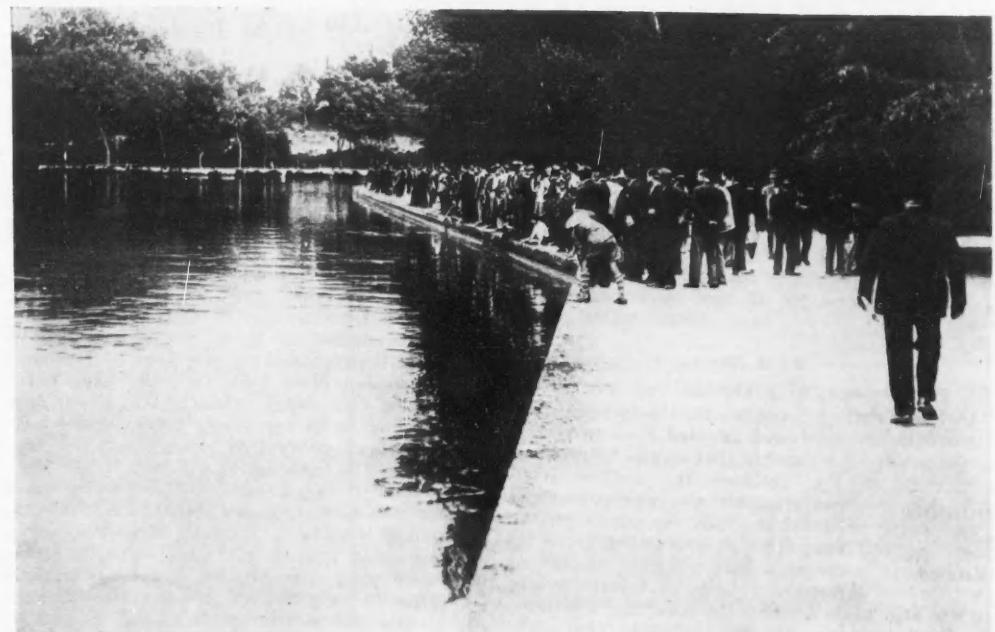
vices at the Manor for a few months until they returned to present a new little serf to the nation. Not having had education, they did not miss it for their children. Their limbs distorted by rheumatism and rachitis, they thought it belonged to the natural order of things that their children at ten or eleven years of age should herd the geese, ducks, cattle and horses of the estate on the grazing grounds. It is true that such considerations as clergy fees and permission of the estate owner interfered with matrimonial plans, and the difficulty of obtaining a vacant cottage made things worse, but on the other hand no education interfered with their enjoyment of the physical privileges of matrimony and generally only the increasing litter of illegitimate grandchildren induced the pater-familias to make sincere representations at headquarters that a husband and a home be found for his too-fertile daughters. In a way, this inspired a good neighbourly feeling in the village, as a mutually enjoyable knowledge of certain intimate carnal experiences produced a reserve and good fellowship not otherwise obtainable. In other words, if Ivan Ivanovitch is supporting a couple of children for Peter Petrovitch, then it comforts him to know that Peodor Feodorovitch is supporting a couple of his.

The great comfort of the laborers, however, was in their devotion to the soil they tilled. Russia is a mother to her sons to an extent that cannot be understood by sons of other nations. They may lie in her naked lap, and the good sun warms their bones and blood, her breasts overflow with a superfluity of life-giving and life-supporting fruits, the birds of the air sing them wonderful symphonies and their mother, who gave them life and supports it, will one day receive them to herself, where they may remain secure within her. Her taste is familiar to them in the food they eat, unadulterated and in its primitive state. Her smell of glorious natural fertility is familiar to them and pleasantly disturbs their spirit in vague physical desires, easily satisfied in their natural condition. As a class they would rather work for nothing than forsake the soil, sooner would they forsake their physical mother. To own, absolutely, some of the soil is the height of their ideals, even if it should cause temporary material retrogression. His ideal is in the soil itself, not in the benefits that the possession will give. He may be deprived of comforts, wife and family, peace and honor and survive by virtue of his natural fatalism, but the deprivation of the soil will make him dangerous, as dangerous as a lone buffalo driven from the herd, and just as unscrupulous.

It is this attribute of the Bednyak that has made the times for the Kulaki so dangerous. As a class, the Kulaki are the offspring of the old-time veteran smallholders, although since the freedom from serfdom the lines of demarcation have become vague, and a number of pre-serfs attained a tolerable competence by hard work and sagacity. The word "Kulak" itself means a clenched fist. The average peasant knows himself to be open-handed and resents the clenched-fist policy in others, hence the traditional opprobrium of the term.

WHEN the veteran colonies were first established, it was arranged that they should be as oases in the midst of unpeopled districts, with plenty of room for their natural development. However, a steady influx of land purchasers eventually restricted these oases to the territory held by crown grant. In the meantime, some of the veterans were successful farmers and some were not and eventually the more successful ones purchased the farms of their less fortunate neighbours. Such a development is as old as agriculture itself, but in the case of Russia, the intense desire for soil possession, was an incentive to the ones and the cause of resentment of the others. Moreover, the means for the accomplishment of the purpose of the Kulaki have generally been open for very considerable reproach. Transfer of titles during debauchery and intoxication, denunciation to authorities as politically unsafe, denunciation to authorities during military levies, falsification of documents, insistence on land as marriage settlement, all these means may be entirely legal, but, especially when pushed into extreme, become positively immoral. The writer knows personally of one instance of an older Kulak marrying a young war widow with a young son, the heir to his father's small holding, and deliberately murdering the child so that he himself became possessed of the title to the land. He placed the small corpse on an anthill until the flesh was removed from

(Continued on Page 3)



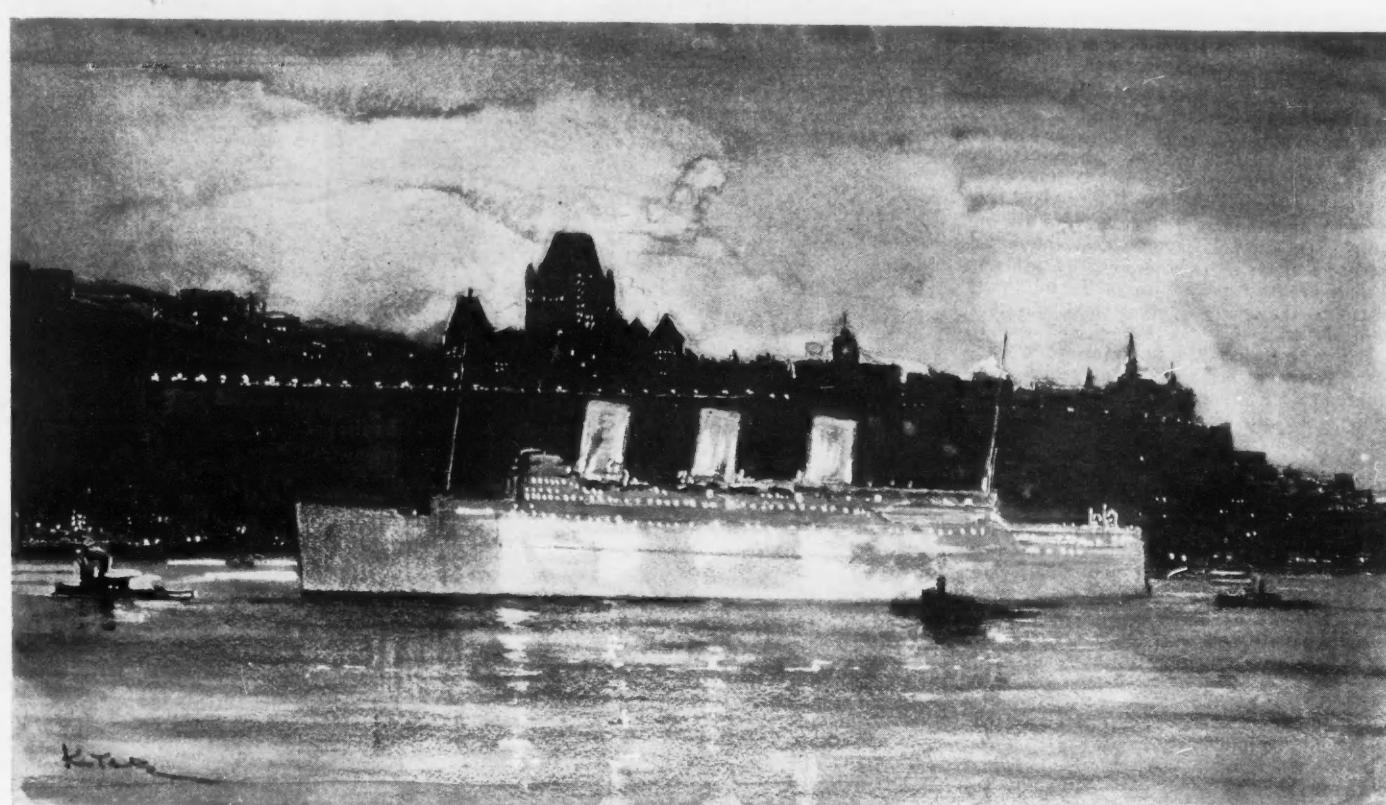
PALACE OF SPANISH ROYALTY BECOMES PUBLIC PLAYGROUND

Members of the public of Madrid, are now being allowed to roam the grounds, etc., of the Royal Palaces and homes of Madrid, which until now have been unknown to them. The photo shows the public admiring the beautiful lake in the Royal grounds of the Palace, Madrid.

# THE NEW QUEEN OF THE ATLANTIC

The "Empress of Britain" Magnificent in Vastness, Mechanical Detail and Decorative Beauty

By HECTOR CHARLESWORTH



ARRIVAL OF THE "EMPEROR OF BRITAIN" AT QUEBEC AT SUNDOWN ON JUNE 1st

The above drawing of the newest and greatest C.P.R. liner was made by Fergus Kyle from the deck of another ship in the harbor and shows the "Empress" steaming past the Chateau Frontenac and the Citadel to her berth near Wolfe's Cove, west of the city. The picture gives an idea of the immensity of the new vessel.

**I**N PICTURES all passenger ships of modern build look more or less alike except to technical experts. Consequently the new C.P.R. liner "Empress of Britain" which is the "last word" in modern passenger ships, whether regarded in a dimensional, mechanical or decorative sense must be actually seen to obtain a realization of what she really signifies. A year ago those of us who saw that beautiful ship the "Empress of Japan" wondered if anything finer of its kind could be brought into being. But something more overwhelming in every respect (though not perhaps more beautiful) has been achieved in "The Empress of Britain". I was one of a large party of guests, 90 per cent. of whom were transportation men and newspaper men from many cities of the United States, who visited her 36 hours after her arrival at Quebec. To say that the visitors were amazed is to put it but mildly. And I must say for our American friends that they applauded as enthusiastically as could any Canadian references in speeches to the fact that Canadian enterprise commissioning British workmanship, is responsible for two wonderful ships in the world, one the Queen of the Pacific, the other the new Queen of the Atlantic.

The maiden voyage of the "Empress of Britain" is a remarkable memorial of the fiftieth anniversary of the Canadian Pacific Railroad. The spirit with which the original founders set out to build a transcontinental railway on a capital of 25 million dollars, is once more alive in the creation of this 10 million dollar ship—unequalled on the oceans of the world. The bare statistics relating to her are arresting: 42,500 tons burden, length 758 feet, width 97 ft. 6 in. That is to say she is little more than a seventh of a mile long and if she could be stood on end would tower to more than double the height of the tallest building in Canada. Her length is that of many a short residential street, and her width far exceeds that of most thoroughfares. Though the city of Quebec has been a headquarters of Atlantic steam navigation since its earliest beginnings, the old capital contained no dock facilities equal to accommodating her so with the co-operation of the Quebec Harbor Commission a vast new dock was built west of the old harbor, so that while in port the new "Empress"

lies near Wolfe's Cove just below the Plains of Abraham. There she towered so high above the water that the topmost of her nine decks seemed almost on a level with the historic battle field.

On both sides of the Atlantic visitors of a mechanical turn of mind have been fascinated by the devices which make this addition to the C. P. R. dynasty supreme in countless ways. They are colossal even to those who do not understand them; engines, masts and funnels on an enormous scale; an electrical generating equipment which makes her main switchboard room a spectacle in itself; a pervading spaciousness in all her mechanism. Speed without vibration has been attained and this speed is a full 24 knots an hour, due to a steaming efficiency of the highest order. While in crossing the Atlantic she is only 3½ days out of sight of land, and her wireless equipment, surpassing anything hitherto devised for use at sea places her in constant communication with two continents so thus a passenger can at anytime telephone to practically where he wills.

Marvellous as a mechanical achievement, she is also amazing in all the attributes of comfort and decorative than most of those on land. In creating the "Empress of Japan" one style,—imaginative modernism,—was employed throughout but for the vaster "Empress of Britain" it was decided to employ a great variety of style, co-ordinated so far as possible to avoid jarring contrasts. Several British painters of world wide celebrity were enlisted; but the governing mind was P. A. Staynes, R.O.I., assisted by A. H. Jones, F.R.I.B.A., men of rare, imaginative taste. They themselves designed and decorated all the main stairways, the noble Olympian swimming pool, the sports quarters and countless suites, recreation rooms, and lounges on this vast marine edifice. Natural tones of many woods were used with fascinating variety of arrangement, and to these designers must go the credit of the unfor-

gettable effect of taste which meets one's eyes whichever way they turn. But there are also fascinating achievements by individual artists whose fame is not so confined to the domain of interior decoration.

There is the Salle Jacques Cartier, the main dining room, in which Frank Brangwyn, R.A., has painted great murals illustrating the bounty of Nature with a tapestry-like effect of nudes amid luxuriant vegetation, wonderful in pattern and glowing with color. With equal richness Brangwyn has decorated two private dining saloons, the Salle Wolfe and the Salle Montcalm. A magnificent ball room known as the "Empress Room", with stage for concerts and theatrical entertainments has been superbly decorated by Sir John Lavery, R.A., with silver dome tones dominating. The "Mayfair Room" suggests in its richness the opulence and comfort of the Victorian period at its best, and was designed by Sir Charles Allom. My own preference went to the nearby "Cathay Lounge" decorated in Chinese modes by the peerless Dulac. Here the woodwork is in grey ash, with silver, black and red embellishments, and countless delightful Oriental details. The tracery of right angles and lines is in itself fascinating and the central point is a vast symbolical piece of creamy jade.

No more original haunts can be found on the ship than the Children's Room and The Knickerbocker or cocktail bar in which the riotous imagination, superb drawing and original humor of the brilliant Heath Robinson has been allowed full sway. Robinson's series of cartoons illustrating the history of the cocktail and all its component parts is a masterly series of humoresques. Another great draughtsman and impressive mural painter is represented in Maurice Grieffenhausen, R.A., whose historical piece showing the arrival of Champlain's bride at Quebec is a masterpiece in its own particular field of the historical cartoon. But the wonders of the new "Empress" are illimitable. In every sense the new Queen of the Atlantic surpasses all pre-conceptions for those who actually see her.

## THE HAVES AND HAVE-NOTS OF RUSSIA

(Continued from Page 2)

the bones and the traces of the strangulation. It must be perfectly obvious that any Kulak must have lived the life of a miser to accumulate property, sold false weights and demanded usurious rates of interest, disturbed landmarks and given false evidence. It cannot be denied that they have in most instances risen through thrift, energy and sagacity coupled with the dishonest practices mentioned, and under normal circumstances, judged by other nations, it might have been expected that whole class would enjoy the benefits of their thrift, energy and sagacity. Actually, however, it is mostly the wife and family of the Kulak who suffer most during the accumulation and generally it is the little Kulak that is harder than the older Kulak.

It may appear ridiculous to non-slavonic philosophy, but is none the less true, that the Russian finds nothing admirable or excusable in the hard, grasping character of the Kulak and does not excuse the oppression of the large land-owner, but can certainly find grounds to admire the large land-owner because of the spendthrift nature. The fight between the Bednyaki and the Kulaki is a l'outrance and each party realizes that. For the moment, the public-capitalistic party in Russia, at the rudder, has made common cause with the Bednyaki, with a view to destroying the Kulaki, and together they are meeting with success, and the Kulak class with all its obvious disadvantages for the State and its possible advantages as a stronghold of thrift is being eliminated.

However, it is still apparent that the land-tenure or land-ownership question in Russia is not solved by the fight between the Kulaki and Bednyaki. The land tillers, whether Kulaki or Bednyaki, were promised titles to the land, both by the Kerenski Government

and the Lenin group, and have not received them. The present government plan seems to consist in evading the question, by the establishment of co-operative farms holding state lands on lease. They have even avoided long-time leases. For the time being, the peasant seems content to wait, with ox-like stoical patience, for a solution to be found to his advantage. But if the eventual solution is not to his advantage, then he will not accept it, and the present stability will be shattered. It is very probable that the solution will eventually be found in granting co-operative farms long-date leases on the land they farm. The present provisional government will form itself into a constitutional assembly to decide the permanent system of government, and the permanent government will make the long-date leases permanent in effect. That is to say, the proven system of the Mennonite and German colonies in Russia will be accepted as meeting the needs of the case.

• •

"I've solved the mystery of what a hotel means when it advertises 'rooms \$1 and up.'"

"What is it?"

"I got one of the dollar rooms and was up all night."—Chicago News.

• •

"When I was twenty I made up my mind to get rich."

"But you never became rich."

"No. I decided it was a lot easier to change my mind."—Boston Transcript.

•

"Are the Blanks getting along any better than they used to?"

"Worse. They have twin pews in church now."—Boston Transcript.



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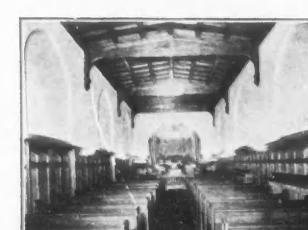
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RT. HON. SIR FRANCIS LINDLEY, P.C., K.C.M.G.  
The new British Ambassador to Japan, who recently delivered a most interesting address on the profession of diplomacy before the Empire Club, Toronto. He came to Canada on the maiden voyage of the "Empress of Britain" on board which the above photograph was taken.

# NATIONAL AFFAIRS

By E. C. BUCHANAN.

## Scrutinizing the C.N.R.

**M**R. BENNETT thinks it is a public duty to examine into and call attention to the financial condition of the Canadian National Railways and its effect on the national finances. He said so with some emphasis in his budget delivery. Others are of like mind, and the duty is now being performed in the standing committee of the House of Commons on government railways and shipping. Under the none too gentle chairmanship of Hon. J. D. Chaplin, the committee seems disposed to do its duty adequately. Onlookers are interested in observing how far Sir Henry Thornton succeeds in satisfying the committee. There seems to be a lot in where one sits as to how one views the condition of the Canadian National. Mr. Bennett was inclined to stress the addition of four hundred million to the investment in the property during the last eight years and to regard it as serious. It is known that, although the former government did nothing to restrict capital expenditures which contributed to this additional investment, some of its members were concerned about them. They, like the present Prime Minister, viewed the matter as about the most serious problem confronting the nation, but made little apparent effort to solve it. Sir Henry Thornton pares the four hundred million down a little and figures out that it has returned dividends of four and a half per cent., which is considerably higher than the earnings on investments in first class railways in the United States and elsewhere. And he proceeds to point out that when the Canadian National was formed out of the old properties now comprising it things were in about as bad a shape as they could be. It wasn't really a railway system but a transcontinental junk heap. Antiquated and worn out car shops, a hundred thousand decrepit box cars, rails and ties that only pretended to be tracks, antediluvian stations. If all this was to be made into a railway money had to be spent.

And, after all, it is to be presumed that Sir Henry Thornton's instructions when he took on his job were that he was to make it into a railway and run it as such. Before he took the job nobody had very much good to say about the Canadian National. The country wasn't exactly proud of it. It is recognized now as a pretty fine system. Its property and service compare favorably with other railway systems the world over. The change could not have been wrought without the spending of money, without adding to the capital debt and thus to the interest obligations. And, as Sir Henry points out to the committee, as a publicly owned road it is in a different position in relation to the country and the public than a privately owned enterprise; it has to be conducted with a view to other factors than earnings. And politics have played some part in piling up the capital expenditures. The Gaspe lines were bought at the suggestion of the government, a Nova Scotia line at the urging of Conservative politicians. The hotel in Halifax and some other hotels were more than suggested to the management. If it had been the desire of the country, or the government, that the system eight years ago should have been allowed to go further into decay, to become even less a railway and more of a line of junk, then there was no need to bring Sir Henry here and capital expenditure should have ceased. It is one thing to say that regard should have been had for the financial condition of the system in the making of capital outlays, and another to ask how the system was to have been built up to the point of public satisfaction with it if expenditures were to be only in keeping with earning power. Canadian National hotels are referred to as costly luxuries, but the Canadian Pacific spent far more on hotels in the last eight years than the Canadian National. The Canadian National was not alone responsible for the competition in this and other matters between the two systems.

It may be that the Canadian National has spent money lavishly and that there was not sufficient check on it by the government of the last eight years, but, granting that something might have been saved, the situation in a considerable extent may be reduced to the question of whether the country wanted a national railway system or a junk line. If the former, the fact is to be considered that the rehabilitation process has cost less than it would have cost later after deterioration had been allowed to continue. The system is now in a physical condition where it is possible to cut down capital and maintenance costs. These costs are being reduced and there would seem to be little more that can be done beyond the continued close check by Ottawa on the proposals of the management for expenditures. Mr. Bennett's proposition that close scrutiny of the affairs of the system by the public through the government and parliament requires no emphasis, but such scrutiny need not involve such wide abuse of the Canadian National as that of which Mr. Hackett of Stanstead delivered himself. His concern seemed to be much more for the Canadian Pacific than for the Canadian National.

## Transportation by Highway

**S**IR HENRY THORNTON'S solution of the problem of highway competition with the railways is, on the face of it, simple enough. It consists in nothing more than limited truck and bus loads and travelling speeds, higher qualifications for the operators of these vehicles, and the assessing of a fair share of highway costs against the commercial users of the highways. In a word, it amounts to increasing the cost of passenger and freight transportation by the highways by taxation and regulation that seem reasonable enough. Given this increased cost of highway transportation, Sir Henry evidently thinks the railways can meet the competition, and if they can't he is prepared to bow to the new order and admit that the railways are being superseded. One doesn't have to be an interested railway executive to feel that transportation systems that make their profits from the use of the highways should contribute reasonably to their cost and that something in the way of regulation of operation is indicated. There are highways in Ontario and Quebec where the rights of ordinary motor vehicles are as much ignored by truck operators as those of pedestrians are by a certain class of drivers of private automobiles.

## Touching the Depression

**O**TTOWA has heard during the last few days a more cheerful note in regard to the well known depression. Mr. Stevens, from his acquaintance with matters as Minister of Trade and Commerce, sees a gleam of light through the dark clouds. Wheat exports have been increasing encouragingly and he looks for firmer and better prices. He also thinks the bottom has about been touched with commodity prices in general. And Sir Henry Thornton, while recalling the opinions that have proved wrong and admitting that one who should be in closest touch with the business situation is liable to be the most unreliable judge and prophet, is of the same persuasion. He points to the increase in the sales of automobiles during the last month over the same period a year ago as an indication that the public is easing up the purse strings. He doesn't see how stocks can go any lower. But there are many in parliament who refuse to be cheerful. They are looking for a harder and colder and longer winter than ever.

## Wheat Futures Trading

**T**HIS Stamp Commission's report on wheat futures trading is nothing to cause excitement. It emphatically vindicates futures trading and attributes the complaint of wheat producers about it very largely to suspicion based on ignorance of wheat exchange operations. The commission finds that trading in futures affords market and price insurance for the growers and regards it as an essential part of the marketing system. It does not, it concludes, influence world prices or produce long-period price trends. It may be responsible for certain oscillations in the market which can be corrected by mild methods of regulation. To meet the suspicion of the growers, the commission suggests that a government official be appointed to whom the farmers could bring their fears and be reassured without the secrets of the grain exchange being divulged. Another simple remedy proposed for any trouble that exists is the inclusion of representatives of the farmers' co-operative organizations on the directorate of the exchange. Few royal commissions have been so restrained in their recommendations.

## Dug From the Budget

**I**NTERESTS concerned are finding some interesting things in the budget that Mr. Bennett did not bother referring to in his long speech. The wholesalers, for example, have found something they don't like at all. That is the difference in the application of the sales tax as between goods sold by manufacturers direct to the retail trade and goods sold through the wholesale channels. This difference seems clearly to operate to the prejudice of the wholesalers. When goods are sold by the manufacturer to the wholesaler the sales tax is applied to the wholesaler's price to the retail trade, which price includes the wholesaler's profit and handling costs. When they are sold direct to the retailer the tax is assessed on the manufacturer's price. In the latter case, the tax obviously is less. The benefit, in the first instance at least, is to the departmental stores and chain store systems which buy direct from the manufacturer. They are able to get their goods at less additional cost due to the sales tax than the individual retailers who patronize the wholesalers. The wholesalers are kicking. There are those who believe that the effect was understood and designed in the framing of the budget.

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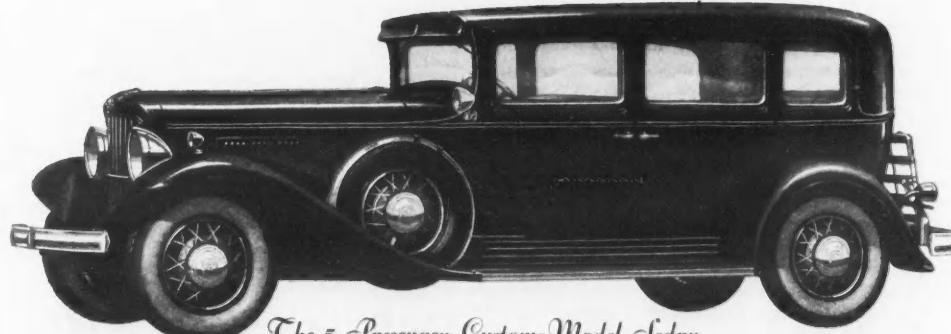


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ADDITION TO CANADIAN "FLEET"

Canada's first destroyer H.M.C.S. Saguenay, arriving in Portsmouth Harbour from Southampton, built by Messrs. Thornycroft she is designed for work in both arctic and tropic conditions, the comfort of the crew being especially catered for. She has a speed of 36 knots.

They see a studied attack on the problem of distribution, on the spread in price between the producer and the consumer.

Another discovery in the budget is in regard to the application of the new two per cent tax on the income from investments in Canadian companies. It was at first generally assumed that this applied to money invested in Canadian operations, but the application is much wider. It applies to investments in Canadian companies whether such companies operate in Canada or not. Canada of late has been the Mecca of promoters of companies organized to carry on operations in various parts of the world. Companies owned mainly in the United States and England have Canadian incorporation and their head offices in Canada. They are attracted by the Canadian company laws and the soundness of Canadian justice. Tramway and power and other companies whose operations are in Central and South America have their head offices in Canada, are Canadian companies. The new impost applies to the income from investments in these companies. It is estimated that it will produce a lot of revenue if it does not drive these companies to abandon their Canadian incorporation.

There is an obvious answer to the easy charge that the reduction in the income tax on higher incomes is for the benefit of the millionaires. It is that it is intended to remove the discouragement to investment

of capital in Canada for which the forty-nine per cent tax is imposed. One of the ministers tells me he looks to see this cut in the income tax on large incomes bring more revenue to the exchequer than any other change ever made in the income tax. He says huge sums of money were sent out of the country to escape the tax, that he knows of lots of rich Canadians who relinquish their Canadian residence long enough each year to avoid it. This money, he believes, will return to Canada now, and with it will come large amounts of British capital.

Rich men had other ways of evading the tax which are discouraged by amendments in the law included in the budget legislation. One practice was that of the employment of company profits for the purchase of other companies. Sometimes new companies were created for the purpose of such transactions. Another method popular recently was that of using profits to redeem securities; the old company being dissolved and another set up in its place. These transactions are now to be taxed.

Slippery, slippery slop.  
The car refused to stop.  
Before he died,  
The driver cried,  
"Slippery, slippery, slop!"

**SATURDAY NIGHT**

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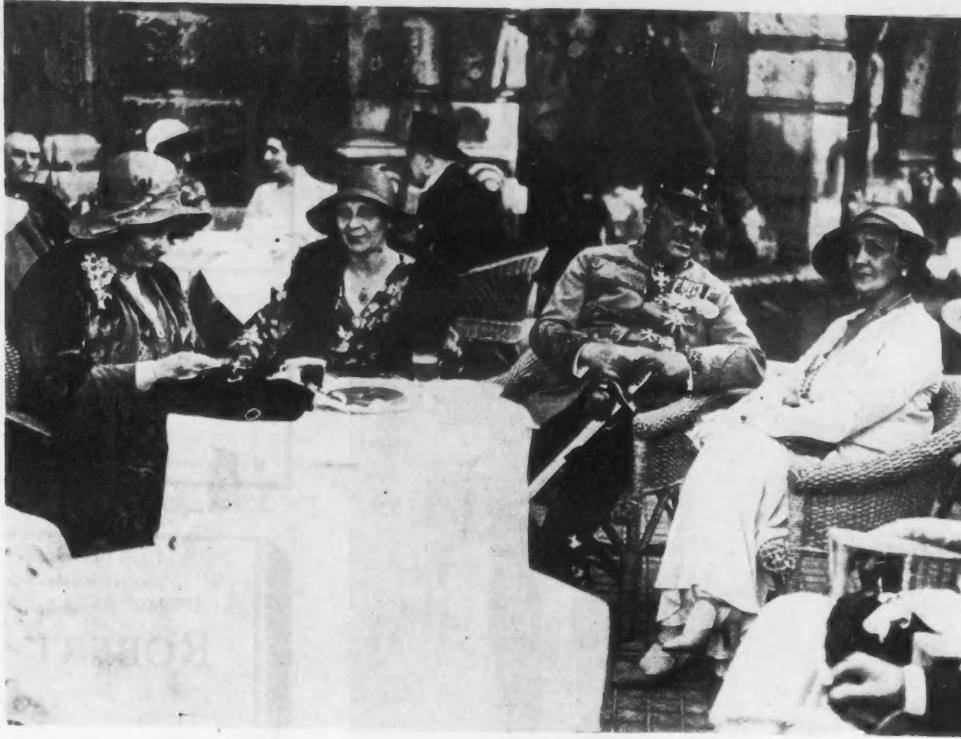
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THE REGENT OF HUNGARY ENTERTAINS

One of the outstanding social events of the year in Hungary is the Garden Party of the Regent, Admiral Nicholas Horthy, at which the leading lights of the foreign and diplomatic services of the European countries as well as leaders in public life come together. The tea was held in the Royal Castle in Budapest, where formerly the Emperor Francis Joseph held his tea parties. Among the distinguished guests at the party were the Hapsburgs. Left to right: Archduchess Augusta, wife of Archduke Joseph, a lady in waiting to the Archduchess, Archduke Joseph, and Mrs. Horthy, wife of the Regent.

—Wide World Photo.

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"For many years I suffered from severe headaches almost daily. I started taking the small dose (of Kruschen) a matter of four years ago, and I can honestly say I have never had a headache since."—(Mrs. M.W.)

## THE PASSING SHOW

By HAL FRANK

A modern democracy is one in which every person is born with an equal opportunity to become dictator.

### Father Gander Rimes

1.—The Dictators

Papa Stalin is the Boss  
Who works the Russians at a loss,  
And when they ask for bread and bran  
Hands them another five-year plan.  
Kemal Pasha, as he says,  
Made the Turks put off the fez,  
And learn the latin alphabet—  
And that's as Western as they'll get!  
Whenever things look bad at home  
Mussolini, Duke of Rome,  
Makes a face at Foreign Powers—  
And the black shirts cheer for hours!  
Pilsudski, the magnetic Pole,  
Found his country in a hole,  
But whether he has pulled it out  
Or it has pulled him in, there's doubt!

2.—Ex-King

Gay Alfonso, king of Spain  
Wisely came in out of the reign'

That new German "pocket" battleship is so-called, we suppose, in honour of the taxpayer.

Psychiatrists in session in Toronto the other day explained the neurotic motivations that impel men to become writers, poets, musicians, artists, radio crooners. Singular silence was maintained, however, on the motivations of psychiatrists.

The most reliable rain-maker is still any week-end.

The man who tried to square the circle has been succeeded by the golfer who tries to hole in less than one.

A correspondent writes in to suggest that one way to shorten the depression is to put the calendar ahead a year.

An eccentric American left his will in the form of a "talkie". It is not reported whether it had a happy ending.



GIFTED PAINTER DEAD

Thomas W. Fripp of Vancouver, who died on May 31, after an active life as a painter of the Rocky Mountains. He was born at London, England, in 1864, a son of George Arthur Fripp, R.W.S., and one of a notable family of artists. He came to Canada in 1893, settling at Hazelton, in the Fraser Valley. He was one of the founders of the B.C. Society of Fine Arts, and became a notable water color painter.

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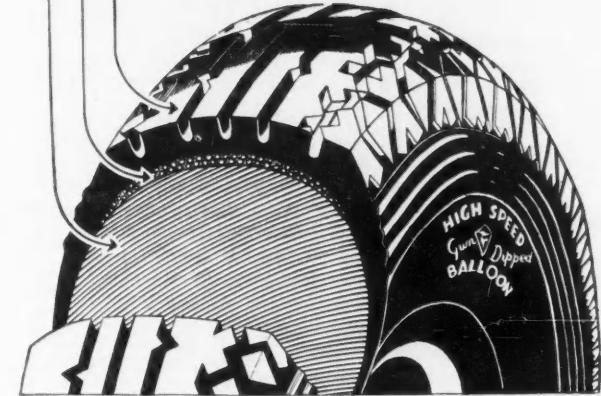
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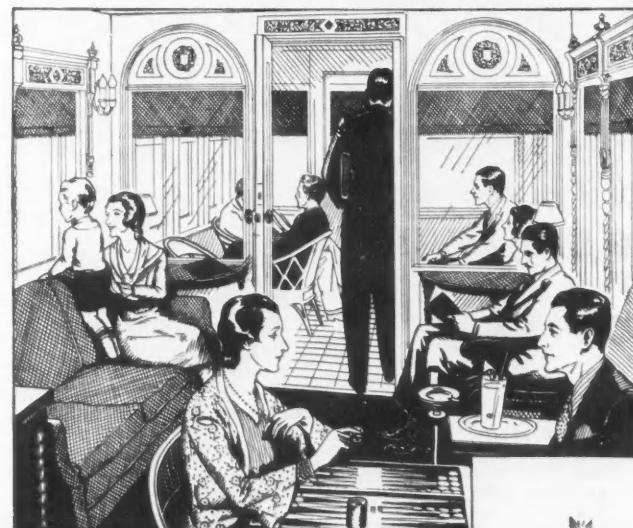
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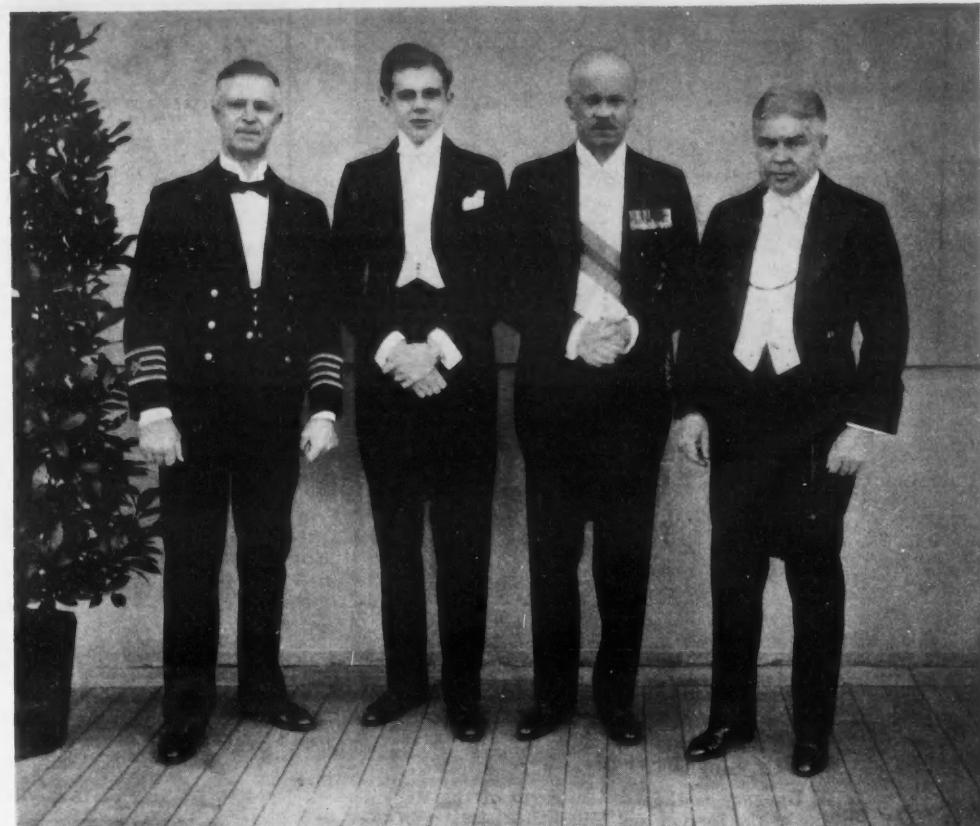
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Prince Edward Island, the  
new Canadian National  
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will add to your enjoyment.  
Its public rooms, catering and 110 guest  
rooms are on a scale  
befitting one of Canada's  
hotels of distinction.  
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commercial and parliamentary facilities.  
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facilities and quick touch  
with all the island's most  
delightful holiday nooks.Full details from the  
Resident Manager, any  
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Hotel Department,  
Montreal.**CANADIAN NATIONAL RAILWAYS**  
HOTEL DEPARTMENTA. S. MCLEAN, General Superintendent  
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HIS EXCELLENCY VISITS "EMPEROR OF BRITAIN"

Many noted Canadians attended a great banquet to celebrate the maiden voyage of the new C.P.R. liner held on board on the night of June 2nd. The picture shows, left to right, Capt. Latta, Commodore of the C.P.R. fleet, who brought her across the Atlantic, Viscount Duncannon, the Earl of Bessborough and Mr. E. W. Beatty, President of the C.P.R.

**THE FILM PARADE**

By MARY LOWREY ROSS

## "Seed"

**I**F YOU live anywhere in America you must on some occasion or other have read a story by Kathleen Norris. It is something that everyone, even the most reluctant, does sometime. It may have happened to you while you were waiting for a doctor or a dentist or a finger-wave. Or you may have read a sentence over someone's shoulder in the street-car and been carried on and on to the end by

the better American scene and given fascinating glimpses of life as it is too often lived among the unfortunate upper classes. In the end, of course she gets her young man back, and everyone ends in the right pair of arms, and all facing toward a Better America. And everything goes to show that the heart of young womanhood even among the upper classes is sound, and that nobody anywhere really means to be unkind to anybody else. Charles Norris, who wrote the

ADOLPHE MENJOU RETURNS TO SUAVITY  
Following his characterization of the brutal city editor in "The Front Page" Adolphe Menjou gives another of his familiar, polished performances in "Men Call It Love". With him is Leila Hyams and a friend. It is the current attraction at the Uptown Theatre, Toronto.

The sheer rellessness of the tale. It is all about a girl named Jerry and a boy named Billy; or it may be the girl who is named Billy and the boy who is named Jerry, though occasionally it is Peggy and John or Rosamund and Peter. Anyway the two are engaged when along comes another girl, a smooth nasty piece, wearing the sort of clothes that make Authoress Norris' eyes widen at first with satisfaction and then flash with indignation. After that you are taken here and there about

novel "Seed" from which the play is taken, is Kathleen's husband, and not Kathleen operating under another name. And even Charles Norris can't be held altogether responsible, Hollywood having taken a good many liberties with the original text. But nothing could make me believe that Kathleen didn't have a whole lot to do with it just the same. In its gentle teaching, its loving characterization and its incredible lack of any relationship to reality, the picture "Seed" is Kathleen pure and simple.

## Bobby Jones

**O**NE admires more and more the steadfastness of Bobby Jones in not allowing a Hollywood plot to be built about his golf. There is a short prologue, featuring the inevitable water-waved blonde, and then out steps Bobby Jones and sets about his imperturbable game as if blondes, deserts, the Foreign Legion, the international dope-ring, and the whole race of tarnished and dishonored ladies didn't exist.

It must be rather tantalizing to Hollywood directors, for, altogether apart from his golf Bobby Jones, with his quite sufficient good looks, his beautiful clothes, his composure before the camera, his manner at once modest and competent, is very good movie-hero material. What makes him particularly engaging is that he hasn't a single

(Continued on page 7)

"SHE WAS INNOCENT, THOUGH SHE STOLE HIS DIAMONDS"  
Lewis Stone and Elissa Landi, the English film actress now gone Hollywood, as they appear in the dramatic romance, "Always Goodbye". It is the current attraction at the Imperial Theatre, Toronto.**The Toronto Conservatory of Music**COL. A. E. GOODERHAM CHAIRMAN, BOARD OF GOVERNORS  
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The above school is open to receive young ladies from fourteen years upwards.

French conversation is featured exclusively

Mrs. B. Poole, who is affiliated with Mademoiselle Alice Clédou in the management of above college, is prepared to escort and chaperone intending pupils, in September, from Montreal.

Fees and all particulars on application.

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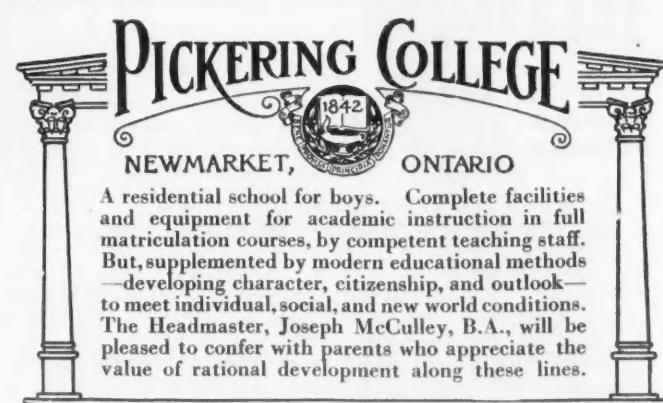
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New Building, Academic Building, Upper School Residence and separate Lower School. Up to 13 Master in residence. Enrollment limited to 200 Boys. A large swimming pool under glass. The School grounds, with Athletic and Sports fields, comprise 219 acres, 20 miles from Toronto, situated at an elevation 700 feet higher than the city. Full encouragement given to physical improvement and development of personality, and high standard of scholarship maintained. Prepared for the Universities, Royal Military College and Business.

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Courses: Junior College, Collegiate, Public School, Music, Dramatics, Secretarial, Art, Household Science, Physical Education.

Greatly improved equipment. Separate residence for little girls.

For prospectus address the Principal.

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Ideally situated in spacious grounds, offering a sound education from kindergarten to Honour Matriculation, with very special opportunities for Art and Music. Physical training under supervision of trained mistress. Indoor and outdoor sports. Resident Graduate Nurse.

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## A Gift of Charm for the June Bride

Since no home is quite complete without a piano, there is no finer wedding gift you could select. If your choice is a Mason & Risch, it will always remain one of the Bride's most cherished possessions.

Accurately expressing the style of the period, this Louis XVI Grand Piano is a superb example of modern piano craftsmanship. And no piano surpasses the Mason & Risch in purity and richness of tone . . . You should see and hear this beautiful instrument soon.

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No. 5 HEINTZMAN BLDG., EL. 4709  
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**IDA PATRICK**  
*Entertainer and Impersonator*  
Special rate for Summer course in Elocution  
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**CONCERTS, RADIO, PUPILS**  
Studio 4, Heintzman Bldg. EL. 4709 Res. KI. 4651



A GREAT GERMAN SOLDIER REVIEWS THE PARADE OF HIS FLEET  
President Von Hindenburg of Germany watches from the deck of the cruiser Konigsberg as the German fleet passes in review before him in the waters off Kiel shortly after he had christened the "Deutschland," latest addition to the German Navy.

—Wide World Photo.

engagements with orchestra in Budapest and Breslau and appears in joint performances with Madame de Kresz in Berlin and Munich. The two artists return together to Canada in September.

### A Helping Hand

DORVAL is a typical little country station about ten miles from Montreal, says Jack Paterson, of Deerhorn, Man., in a personality article on President Beatty of the Canadian Pacific Railway in the "Railroad Man's Magazine". Its agent, relieving a man on vacation and worrying with his monthly balance sheet, was crouched over his desk one summer evening.

"Does No. 17 stop here to night?" asked a voice from the doorway.

"Yes, I believe it does," the agent replied, after a moment's hesitation.

Suddenly an idea dawned. This man had spoken as one who knew the iron road, and his face was vaguely familiar. Meantime, the sets of figures looked as hopeless as ever. Desperation drove the agent out on to the platform.

Mr. de Kresz plays solo radio

"Are you a railroad man?" he asked. Receiving an affirmative reply he added, "Do you know anything about balance sheets?"

Within a few seconds the pair were conning cash book, delivery book and outstanding sheet until, fifteen minutes later, the noise of No. 17 pulling up outside brought the partnership to a close.

"I'm ever so much obliged to you for helping me," said the station agent. "Do you mind telling me your name?"

"Beatty," said the man, with a pleasant nod and a cheery "good-night" which failed to dispel the agent's consternation.

"Are you the president?" he gasped.

"Yes," answered the head of the world's largest privately owned transportation system, "but that isn't important; the main thing is to get the balance sheet right."

• •

### A Pearson Anecdote

SOME years ago, readers of English fiction were delighted with a series of motor romances, in which graphic descriptions of various countries were united with a love tale. The writers were C. N. and A. M. Williamson, husband and wife, who were both enthusiastic motorists. The husband died several years ago, and the wife, A. M. Williamson, has recently published an interesting volume of reminiscences. In this is the story:

The tragic blindness of the late Sir Arthur Pearson, whom she describes as "the next greatest blind man to Homer and Milton," gives her the opportunity of paying the warmest of tributes to a lovable personality:

In his way he was as good-looking as Sir Alfred Harmsworth and perhaps about the same age. Dark, instead of fair, he was; and he had extraordinarily brilliant brown eyes; so brilliant that none could dream how they were destined to lose their light one day. I knew Sir Arthur for years, and always delightfully; but I hadn't seen him for a long time when one afternoon just before the War I met him on the steps of the Hotel de Paris at Monte Carlo. "Is it twilight already?" he asked. "Or—do I only think so?" Then a startled glance showed me that over the brilliance of those brown eyes a slight dimness had fallen, like an almost intangible mist; and he told me that he was slowly, yet surely, becoming blind.

Pearson Hall in Toronto is named in honor of this great philanthropist who did so much for the blind.

## Cut-outs to Cookery!

Picture the tot of eight, busy with her scissors, making cut-outs from her favorite section in CANADIAN HOME JOURNAL . . . Follow her through the years as she discovers new interests in the same magazine . . . See her preparing for the biggest event in her life—her wedding day, carefully treasuring the information and advice she receives from the pages of her "Journal".

The eventful day arrives . . . a new purchasing agent for the home joins the ranks of Canadian womanhood!

To her now CANADIAN HOME JOURNAL assumes a new significance. Its influence has gradually strengthened with the years. She turns to it now, not only for entertainment and instruction, but also for guidance in the purchasing of her household requirements.

• • •

From cut-outs to cookery! Such an evolution has taken place in thousands of homes where CANADIAN HOME JOURNAL has been, for years, a regular monthly visitor. It is because of this close contact and sustained reader interest that it has made such consistent progress during the twenty-seven years of its existence.

### Did You See the June Issue?

We have had many favorable comments on this particular issue by advertisers and agency executives. A number of them have been good enough to tell us that it is the finest production of any Canadian magazine they have ever seen. A complimentary copy is yours for the asking.

## A New Record in Advertising Revenue

CANADIAN HOME JOURNAL continues to show growth in advertising revenue as well as in reader influence. For the first six months of this year it carried the largest amount ever invested in it during any similar period in its history.

## Canadian Home Journal

Over 150,000 Net Paid



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Ronald Chamberlain M.A., Mus. Bac., F.R.C.O., examiner in Ontario for Trinity College of Music, London, England

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NOW PLAYING  
*Her's Is The Story of Many Women!*  
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“Always Goodbye”  
Brilliant Public Stage Show

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HOUSE OF HITS!  
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As Sweet And Refreshing As  
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Warner Baxter in  
“daddy long legs”  
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**UPTOWN**  
STARTING SATURDAY  
He Specialized In Understanding  
Misunderstood Wives!  
**Adolphe Menjou**  
“Men Call It Love”  
Leila Hyams—Hedda Hopper  
“Adventures In Africa”

**Sheas**  
CANADA'S FINEST VAUDEVILLE THEATRE  
STARTING SATURDAY  
The thriller that gripped Broadway  
for two solid seasons.  
**“THE PERFECT ALIBI”**  
with  
C. AUBREY SMITH      DOROTHY BOYD  
On The Stage—  
The Bob Himself  
**BRITT WOOD**  
And His Harmonica  
R.K.O. Sends Its Radio  
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**MARGARET SCHILLING**  
FIVE R.K.O. VARIETIES

## HEINTZMAN

### The Appreciated Gift for the June Bridal Couple

A Heintzman Piano has long been considered the superlative gift to the bride and groom—a gift forever treasured—a cherished memory of a gloriously happy occasion.



*There is  
a Charming Certificate  
for the Bride's  
Table of Gifts*

In order that the name of the donor of a Heintzman Grand may be represented in the formal display of bridal gifts, a beautiful, dignified and suitably worded certificate has been prepared for this purpose for presentation to the Bride-to-be.

Come in and talk over the gift question with us. Use our extensive experience gained in choosing the correct piano for many of Canada's finest "new homes".

### See the Novel Window Display

A unique model of the newest Heintzman Grand is in our Yonge Street window. Without visible aid it moves about the rug on which it is placed, exhibiting its graceful lines, scrolls and exquisite veneers from every angle. Stop and see it next time you are down town.

*Ye Olde Firme*  
**Heintzman & Co.**  
195 Yonge Street Elgin 6201  
TORONTO

### Film Parade

(Continued from page 6)

camera trick. When he rises from a sandbank to demonstrate a nimblick shot and absent dusts off the seat of his trousers, everyone in the audience smiles with a sense of unfamiliar pleasure. If he could make love with as little consciousness and as much competence as he does everything else on the

screen, it might be something worth watching.

However perhaps it is better to have him stick to his own game. To watch him lift a ball out of a sandbank and drop it smoothly and sweetly on the green within six inches of the flag is pleasure enough. When he can do that why should he aspire to be anybody's dream-boy?

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Essays by Lytton Strachey ... \$2.00  
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A good supporter like PAL or BIKE is an investment in both safety and comfort. Every man who goes in for strenuous work or sport should follow the professional athlete's invariable rule—and "guard the Vital Zone."

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## PAL and BIKE

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Important but little-known facts about the need and functions of athletic supporters are presented in our new booklet, "Guard The Vital Zone." For a free copy, address Bauer & Black, Ltd., Dept. 596 Spadina Avenue, Toronto

## THE BOOKSHELF

By HAROLD F. SUTTON

### Sir Sam

"The Hon. Sir Sam Hughes", by Brigadier-General Charles F. Winter. Macmillan, Toronto; 182 pages, \$2.25.

By B. K. SANDWELL

THERE is some doubt whether a full-dress biography of the late Sir Sam Hughes is either necessary or desirable. Certainly he is far from being the first or anywhere near the first individual in our recent political life who should receive the attention of competent biographers. The duty of biography is to help us to understand the mental processes of the person described; but Sir Sam's mental processes were of the simplest, and elucidation would be wasted on them. The qualities which he did possess, and which nobody now denies were of use to his country during the war, were qualities which are quite sufficiently revealed in action; any tolerably decent history of Canada's participation in the war is bound to contain almost all that is needed for an account of the War Minister, as General Winter elects to call him. His successes and his mistakes are alike interesting, not because they are his, but because they happened to have a tremendous bearing upon Canada's military effort.

In these circumstances General Winter, who was Sir Sam's military secretary, has performed a useful but not an ambitious task in bringing together this collection of incidents relating almost wholly to the period of Sir Sam's tenure of the portfolio of Militia and Defence, and it may well be that nothing further will be needed until some competent military historian sits down to write the History of the Canadian Forces from 1867 to the Present Time, when Sir Sam's career after 1911 will have to be examined from the standpoint not of biography but of military criticism.

Such a historian will have to possess a much more definite opinion about the Ross rifle and Sir Sam's fidelity to it, about the air service and Sir Sam's hostility to it, about the tactfulness or otherwise of the handling of the French-speaking Canadian units, about the wisdom of the Valcartier establishment, than General Winter exhibits. On the other hand he will not need certain little stories which are really the best part of the present book, but which would have no place in a military history and very little in a full-dress biography. Such is the tale of the great flag incident of Saturday, August 1, 1914, when Colonel Hughes as he was then ordered the British flag to be taken down from the building of the Department of Militia and Defence because he gathered from the newspapers that Great Britain was not going into the war! Such also is the story of the visit a few weeks later of two United States steel men to tell Sir Sam that Canada could not make shells and that they would be glad to supply her, and of the answer that he gave them.

A few more anecdotes of this kind—and there must be several hundred current at Ottawa—would have brightened General Winter's book, and a few extracts from the famous "My Man Turpin" letters of the South African War would have increased its biographical value by showing the Hughes mind in an earlier stage of development. But the subtitle of the book is "Recollections of Service as Military Secretary", and the writer seems to have desired to confine himself to matters of personal knowledge. It is rather a limitation for a biographer.

### Convicts and Savages

"Hell's Outpost, The True Story of Devil's Island," by W. E. Allison-Booth; New York, Minton, Balch & Company; pages VIII + 271; price \$2.50.

"Jungle Ways," with photographs by the author, by William B. Seabrook; New York, Harcourt, Brace & Company; George J. McLeod, Toronto; pages 308; prices \$3.50.

By T. G. MARQUIS

"HELL'S OUTPOST" is well named; nothing invented by the imagination of religious fanatics equals the diabolism of the convict colony of French Guiana. Its plague-haunted stretches; its stifling heat; and its steaming jungles—all make it a natural



CANADA'S WAR MINISTER

1911-16  
Lieutenant-General The Hon. Sir Sam  
Hughes, K.C.B., V.D., M.P.  
—Photo by Pittaway, Ottawa.

hell; but added to all this the depravity of man towards his fellow creatures has increased his horrors a hundredfold.

Mr. W. S. Allison-Booth has written a plain unvarnished tale of the life in the French prison camps at Devil's Island, St. Laurent, Charvin, and Hatte. As second officer on the "S. S. Surinam" he had had several passing glimpses of prison life in the convict settlements. His sympathies were roused and shipping as a common sailor he managed to desert his vessel and spend a lengthy period in French Guiana, gathering material for his book, written "out of honest conviction" and "avoiding all bias and exaggeration."

That such a condition of affairs as exists in this French penal colony is permitted to endure in the twentieth century, with its theoretically lofty ideals, is a black blot not only on France but on the other civilized powers. There has long been much talk of the horrors of Siberia, but the Russian convict settlements are a paradise compared with the prison camps of French Guiana. All this is made convincingly clear in "Hell's Outpost."

Page after page is packed with fascinating horrors and the deepest sympathy is roused for the human derelicts who suffer under the unfeeling lash of the law. True, they are murderers, forgers, thieves, bandits, for the greater part; but many of the crimes for which they have been condemned were crimes of hot-blooded impulse. But all are treated alike, worked till they drop in their tracks, lashed, condemned to the guillotine, and even tortured to death by means of the "dry guillotine," a diabolical mode of punishment that would have shocked an Iroquois of the days of "Huronia."

There is little relief in the book. The portrayal of Paul Lamont, a gentleman and scholar who spent over forty-five years of his life in the settlements, is powerfully done; the sympathetic description of "Alphonse," a singer with a voice like Caruso, who from his prison cell sent forth his mellow notes for the entertainment of his fellow convicts and for his mind's relief, pouring his soul out in song until at last came his swan song and his life went out with one great final burst of mad music. The note of most striking relief in "Hell's Outpost" is the account of the Chinese merchants, particularly of "Johnny," brave fellows, kindly, sympathetic with the prisoners, treating all with a high sense of honor. These followers of Confucius make human oases in this professedly Christian community.

THROUGH his books "Adventures in Arabia" and "The Magic Island" Mr. William B. Seabrook is well known to the reading public; in the one he throws much light on the religions and customs of the Near East; in the other he reveals the "Soul of Haiti." "Jungle Ways" gives in minute detail the relatively little known tribes in French West Africa, inhabiting the region between the Ivory Coast and Timbuctoo. For the preparation of "Jungle Ways" the author visited the tribes described, learning their lingos and living in their villages.

The work is divided into four parts: Forest People, Cannibals, Timbuctoo, and Mountain people. In the first part there is an enthralling account of the magic rites of the savages, their superstitions, their habits and customs, dances, and feats of jugglery,—

all done with a degree of literary fineness and fullness. The second part dealing with the cannibals is entirely too minute in its treatment. There are many disgusting details that are totally unnecessary and the callousness with which the author minutely describes, and even participates in, a feast of human flesh is most abhorrent. It is with a sense of relief that the ancient city of Timbuctoo, once the centre of a great African kingdom, is visited. The description of this city, with its presiding spirit, Pere Dupuis-Yakouba, is in Mr. Seabrook's best manner, as is his account of the Habbe, mountain dwellers, living in villages much like those of the ancient cliff dwellers of western America.

Mr. Seabrook knows his Africa and has set down much valuable information regarding the customs and religions of the remote people visited by him. As an ethnological study the work is of permanent value, but the author is too fond of dwelling on the seamy side of savage life. His book lacks the scientific exactness and restraint of Dr. Kahn's "Djuka," recently reviewed in these columns. He often forgets that coarseness is not strength and that vulgarity differs vastly from wit. "Jungle Ways" will, no doubt, have its admirers, but the admiration will be for its ethnological revelations and not for its literary merit.

### American Publisher

"When the Wicked Man . . ." by Ford Madox Ford; Horace Liveright, Inc., New York; 352 pages; \$2.50.

By O. C. PRIMROSE

NO ONE could accuse Mr. Ford Maddox Ford of writing a pleasant book. Or of being overcome by that American "Ki-hindness" that Miss Stella Benson so deplores and Mr. Priestley, always human, advocates.

"When the Wicked Man . . ." is a hard, glittering, brilliant achievement. It opens on a note of tension that never relaxes and is gradually heightened.

Notterdam, New York publishing magnate, faces a crisis in his own life and in the life of his firm. Alcohol, and an appalling sense of frustration have made a sick man of him. Kratch, his partner, never gives any very convincing proof of sanity. At the moment the book opens he is concentrating on Notterdam's defeat, the man he loves, and with whom he has known "hunger, thirst, repletion, drunkenness."

For a large proportion of the book Mr. Ford employs a modified form of the stream of consciousness method. His characters move in an atmosphere of despair and bewilderment where infidelity, double-crossing, suicides, and the manifestations of alcoholism occur with a surprisingly natural air. When the overwrought Notterdam exclaims: "One is not often in such a situation—" the overwrought reader is tempted to cry: "Is one ever?" This raw and glittering atmosphere, punched by staccato dots for thoughts, and rippled by telegraphic dashes for words, is not the air one breathes, or that one's neighbour breathes. But Mr. Ford is too great an artist to leave one unconvinced that it is the air the Notterdams of this world breathe.

Notterdam, a man walking to a dimly foreshadowed doom, comes close to madness. The ghost of himself, the uncanny double which continually rises out of the shadows is quite as real as the company he frequents. He becomes substance and substance falls away as shadow. Always horrible in its sinister understatement this creature of the man's tormented mind reaches horror of a super kind in its final appearance.

Mr. Ford has, undoubtedly with some pleasure, pointed out that the evil that men do lives to blossom somewhat surprisingly into the white flower of a blameless life. Puzzled, sick at heart, looking at the slow spreading stain that is his life, Notterdam conjures up the vision of health. Alas, he is a national hero.

The Government has established a bear sanctuary in Alaska. The bulls need no protection, but how about a lamb sanctuary in Wall Street?—San Diego Union.

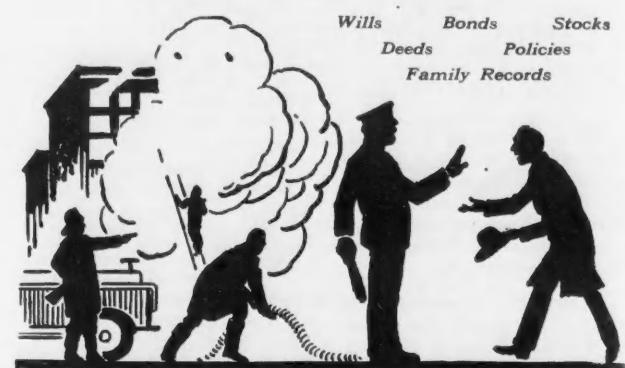
## Don't Put It Off!

WHEN fire breaks out it is too late to avert the loss of valuable papers locked up in a drawer in your office or home.

The cost of protection is far less than the expense of replacing one document—provided it can be replaced.

Don't put off renting a Safety Deposit Box until it is too late. For two cents a day you can buy protection.

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Low Summer Tourist Fares from TORONTO  
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June 13, 1931

SATURDAY NIGHT

9

# LONDON LETTER

## The "Courts"—The New Golf Champion

By P. O'D

May 25th, 1931.

THE "Courts" have started again! Not the Law Courts—they go on forever, worse luck!—nor the courts at Wimbledon where youths and maidens leap furiously at tennis balls and bang them into the net or over the backstop, or into the umpire's eye, if they are really lucky. That is to come later. But the Courts I mean are the Courts at Buckingham Palace—or "Buck House", as it is known more briefly and affectionately—where lovely ladies are "presented", instead of "appearing", and where they are given a nod of recognition by the King and Queen, instead of an icy stare from the Bench and thirty without option.

The first couple of "Courts" were held a few days ago—I have often wondered why they come in pairs, but nobody seems to know—and the Mall was filled, as usual, with the motor-cars of the privileged and the masses of the proletarians who had come to look them over. Of all the entertaining features of this pleasantly feudal custom, the business of inspection by the populace is surely the most amazing and amusing. For four or five hours the lovely ladies with feathers in their hair and their trains lifted carefully to one side, so as not to get them crushed, sit as patiently as they may in their motor-cars while most of the rest of London crowds to the windows and stares frankly at them, expressing its opinion of their faces and dresses and jewels as freely as if they were a lot of professional mannequins. In fact, I don't believe a mannequin would stand it for five minutes—not unless her pay was enormously increased. No wonder these society women develop stony faces!

There are, it is true, certain alleviations, beside the sustaining knowledge that after a while you are going to be on bowing terms with Royalty. Your friends can come and chat with you during your ordeal, and if you are so fortunate as to be a pretty and popular debutante, you may have a phalanx of admiring swains about your car who will effectively screen you from the vulgar gaze. Though I have known the vulgar, in the case of a real peach, to push the guardians calmly and firmly to one side and look and talk their fill. They have their rights, and they are blown if they are going to be cold-shouldered out of them.

I must say for the debutantes that usually they stand the inspection remarkably well, with a smiling composure which shows what the consciousness of youth and beauty and gaudy raiment can do for your nerves. The real sufferers are their poor fat or skinny mothers or aunts or elderly friends who are "presenting" them, and whose charms can less triumphantly survive public criticism. But it is really a good-natured crowd, and the victims can sew or knit, or play bridge or listen to wireless, or just eat and drink, and pretend that they neither see nor hear anyone outside the car. I have seen them adopt all these methods of defence against boredom and the public eye, but the eating and drinking struck me as the most effective—especially the drinking. If ever I am called upon to accompany some one who is going to be "presented"—there are always a cer-



MAURICE HINDUS  
Author of "Red Bread", the story of the collectivization of Russian peasant land.

## GIBRALTAR

The name Player on a cigarette guarantees the quality and purity of the tobacco. It is more than a name—it is a reputation.

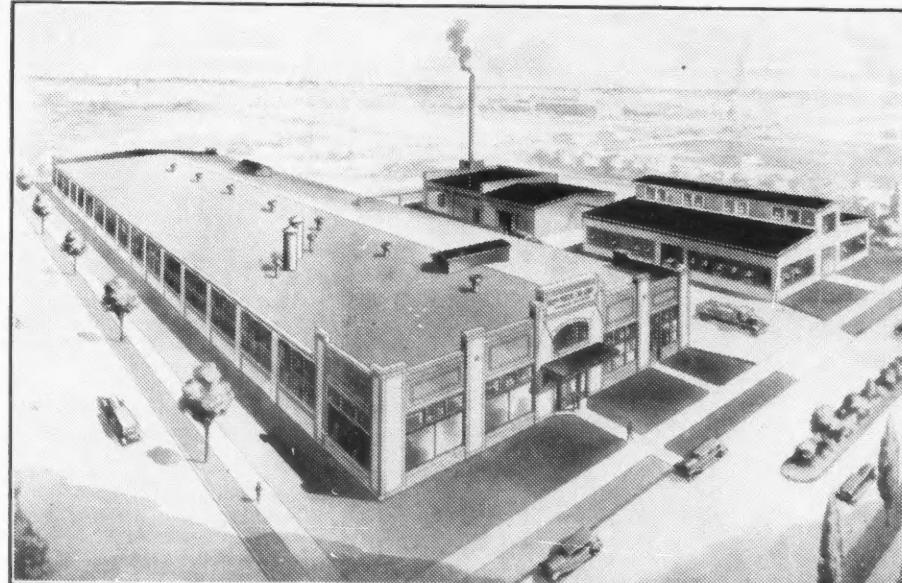
WHEREVER YOU GO —

*Player's Please*

Cork Tipped or Plain Ends

# Hupmobile . . .

Our new Windsor factory now serves Canadian buyers



IN more than 20 years Canada has bought thousands of Hupmobile cars. To these thousands of owners and the host of loyal friends in Canada, Hupmobile's announcement of the opening of a Canadian plant is of great importance.

Through the opening of its Windsor division, Hupmobile has greatly extended its operations. Now a large, modern plant, housing the latest production machinery and equipment, is devoted to the exclusive production of a Canadian product, built of

Canadian materials and produced by Canadian labor.

More than 30,000 square feet of floor space is contained in this new factory. From it will come the new 1931 Sixes and Eights to meet Canada's ever-growing demand for Hupmobile cars.

You are invited to inspect the great Century Six and the four distinguished Hupmobile Eights—all with Free Wheeling as standard equipment at no extra cost. At their prices you will find them to be outstanding value.

There are Hupmobile dealers throughout Canada. Not far from you, perhaps in your own neighborhood, there is an authorized, reputable Hupmobile dealer ready to serve you. Write for his name and address to

**HUPP MOTOR CAR CORPORATION, WINDSOR, ONT.**

in-the-muds—were greatly moved and printed whole pages of interviews, fully illustrated. Which proves once more that if your publicity is really good, there is never any trouble about putting it across. And the publicity of Hol-

lywood is unresting and irresistible. If they don't get on well with their wives or husbands, which is normally the case, they get publicity out of their divorces. And if they do get on well or well enough, they get publicity out of

the fact that there isn't going to be a divorce. And the latter is much the better stunt, for the publicity goes on and on, with the thrilled public still gaping and wondering how long the matrimonial stars can stick it, and

when the big scene will occur. Good stuff!

The chin, says Champion Bobby Jones, is highly important in golf. Why, it's 90 per cent. of our game as we tell it.—Detroit News.

**DUNLOP**

## Highlights of Sport

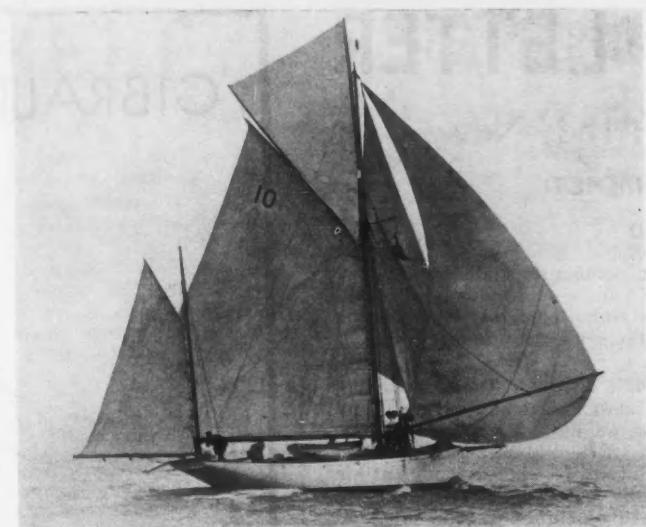
### Golf in General—The Squared Circle

By N. A. B.

THE well-deserved triumph of Tommy Armour, the Black Scot, in the British open golf championship must have proved both eminently satisfactory in two hemispheres. The emigrant Scot, who on leaving his native land of golf became attached as pro. to a Detroit club, is highly popular in both Scotland and America. Now and again he is apt to be a trifl dark in his moods as well as in his appearance, but he does put color into the game and is a good man to watch. His manner may be at times dour and abrupt, but his game possesses action of a pronounced sort. In the War he made a name for himself, rose from the

ranks to a majority, and through a wound lost the entire sight of one eye. He came to America as an amateur, but soon became both professional and famous for his iron play, and is now looked upon as the most adroit wielder of the iron in the game. This former officer in the Tank Corps is, above all, a great finisher. He is in a golf tourney what a real "pinch-hitter" is to baseball, for in an emergency, he takes enormous chances, and most of the time his bold play and courageous tactics are rewarded with victory.

In terrible weather over the very difficult Carnoustie course in Scotland, Armour shot a par-equaling 71, and won by a single stroke over the great little Argentine, Jose Jurado. The latter, South America's first great exponent of golf, is the Prince of Wales' tutor and became the main favorite of the gallery at Carnoustie after the leading British contenders had been eliminated. By his victory Armour has become the first player to win the three big open championships, the British, American and Canadian. He won the U.S. open title in 1928 over Harry Cooper and the Canadian open directly afterwards by one stroke, defeating the luckless but consistent Macdonald Smith,



THE ONLY ENGLISH ENTRANT IN THE DASH ACROSS THE ATLANTIC

The twenty-ton yacht "Ilex," manned by seven officers of the Royal Engineers Yacht Club, which will be Great Britain's sole representative in the race across the Atlantic, starting July 4 from Newport, R.I., and finishing at Plymouth. The crew expects to compete against a dozen American yachts and estimates that the crossing will take twenty-one days.

—Wide World Photo.

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An Ideal Safety First Canoe for the Children

Air chambers built on each side to ensure safety



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—one extra does not mean over  
loading.  
Peterborough builds a complete line of small watercraft in many models and  
sizes from \$66. up. Immediate shipments. Write to day for attractive  
literature.

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THE FAVORITE TAKES THE DERBY

J. A. Demar's "Cameronian" (J. Childs up), who lived up to expectations when he romped to victory in the English Derby over the historic Epsom Downs to capture the English turf classic before a throng estimated at over 100,000.

—Wide World Photo.

who has an incurable habit of losing the big titles by a single stroke. Armour is the tenth American to win the British open in the last eleven years. The first six, who did well to break 300 on Carnoustie, were Armour 296, Jurado 297, Percy Allis and Gene Sarazen 298, Mac Smith and Johnny Farrell 299. Armour wins his titles in the last round. He was five strokes back when he began his last at Carnoustie, but his amazing finishing powers placed him in the end that one scant but all-important stroke above Jurado.

As the Canadian open will be played here the week after the U.S. open at Toledo, it is likely that Canada will see a grand galaxy of golfers strivings hereabouts in search of the major Canadian title. In the U.S. open a few of the competitors are the British Ryder Cup team, four Argentine pros including Jurado, Henry Cotton, Percy Allis and Aubrey Boomer, and the majority of these will likely cross the border to battle for our national honors.

The British Ryder Cup team is now composed of Archie Compston, Charles and Ernest Whitcombe, Arthur Havers, George Duncan, Sid Easterbrook, W. H. Davies, Bert Hodson, Abe Mitchell and Fred Robson. The team has been weakened by the resignation of Herbert Jolly, Fox Grove pro, because of the poor form he has shown recently. He felt that his present play did not justify his inclusion in the team which will represent Britain in the great international classic, and showed true sportsmanship in his withdrawal, although he does intend to compete in the U.S. and Canadian opens. Henry Cotton, brilliant young Britisher who led the field at Carnoustie for two days, turned down the invitation to join the Ryder Cup team because their terms would restrict his tournament entries thereafter.

Miss Ada Mackenzie, of the Toronto Ladies', winner of the Ontario title in 1922-3-7, won it once more this year when she defeated Miss Winnifred Robinson, of St. Catharines, 7 and 6. Miss Mac-

kenzie played inspired golf in the last 12 holes and left a standard of play whose excellence will last unbeaten for a very long time. She played these twelve holes in one under par and completely discouraged her opponent who was rather nervous even at the beginning. This is the fourth time in ten that this fine Toronto player has annexed the coveted title.

THREE highly-important bouts in fistiana are on the immediate horizon, the first coming on June 13 when Larry Gains, To-

away while he left-handed them dizzy. But Gains did lack that measure of ferocity called the "killer instinct" which makes a champion, or else he had wisely decided to battle always "under wraps" so that he would not be considered dangerous across the line and might get a few good bouts where the "color line" is always drawn on A1 dark heavies and ignored where they are merely human punching-bags. If Gains defeats Scott, and on all form he should, he must be ranked with the leading heavies of the world. He has beaten Charley Belanger, a fine light-heavy, McCarthy, Cook, Hume, Belgian champion, Kirby, McTigue, Newman and Rogers. If he wins the heavyweight championship of the British Empire, he can hardly be ignored, but it is not at all likely that he will ever be given an honest shot at the world's title by a white holder of that lucrative perch.

On June 15, Maxie Rosenbloom, the Harlem harlequin, light-heavyweight champion of the world, visits Toronto to indulge in ten rounds of fistcuffs with Charley Belanger, fast-coming Canadian aspirant to Rosie's throne. Belanger has beaten some of the best lately and Rosenbloom has been fighting regularly and with great success. This battle will certainly reveal just how dangerous a claimant for light-heavies honors the local fighter really is, although Rosenbloom's title will not be at stake just here.

On July 3, of course, at Cleveland, W. L. (Young) Stribling, hard-punching young Georgian, will meet Max Schmeling, the Teuton schlager in a bout for the world's heavyweight title. Stribling should defeat the German, and if he does so will have to consider next the claims of Jack Sharkey and the Alpine behemoth, Primo Carnera, to his title. Until these ever-present menaces are carefully laid out and labelled "ex-contenders", Mr. Stribling's monarchial perch will be a very insecure one, even should he drub the black-browed Max at Cleveland.



SUCCEEDS TO TITLE HELD BY BOBBY JONES

Eric Martin-Smith, 22-year-old member of a notable English golfing family, is the new British amateur golf champion. He succeeded to the title held by Bobby Jones as the result of his memorable 36-hole battle recently against John G. De Forest whom he beat 1 up on the last green at Westward Ho. Smith and his opponent were two of the youngest golfers ever to reach the final of the amateur championship.

—Wide World Photo.

### Retire at 65



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### When a hotel manager made a road map

THIS guest was leaving early in the morning for the South. And he didn't know the road. During the evening, the manager himself made a road map for the guest. Did the guest appreciate it? He wrote back and said he never made a wrong turn.

Perhaps we're wrong in talking about such little things, when we have such big things to offer. Bigger rooms at lower prices... Roomy closets... Popular priced cafeteria or coffee shop... Central location... Even specially selected meats for all dining rooms. But somehow, it's the little extra things that bring our guests back. You'll be back, too, once you know us.

### Extra service at these 25 UNITED HOTELS

NEW YORK CITY's only United . . .	The Roosevelt
PHILADELPHIA, PA. . . . .	The Benjamin Franklin
SEATTLE, WASH. . . . .	The Olympic
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PATERSON, N. J. . . . .	The Alexander Hamilton
TRENTON, N. J. . . . .	The Stacy-Trent
HARRISBURG, PA. . . . .	The Penn-Harris
ALBANY, N. Y. . . . .	The Ten Eyck
SYRACUSE, N. Y. . . . .	The Onondaga
ROCHESTER, N. Y. . . . .	The Seneca
INGERSOLL FALLS, N. Y. . . . .	The Niagara
ERIE, PA. . . . .	The Lawrence
AKRON, OHIO . . . . .	The Parus
FLINT, MICH. . . . .	The Duran
KANSAS CITY, MO. . . . .	The President
TUCSON, ARIZ. . . . .	El Conquistador
SAN FRANCISCO, CAL. . . . .	The St. Francis
SHREVEPORT, LA. . . . .	The Washington-Yours
NEW ORLEANS, LA. . . . .	The Roosevelt
NEW ORLEANS, LA. . . . .	The Bienville
TORONTO, ONT. . . . .	The King Edward
NIAGARA FALLS, ONT. . . . .	The Clifton
WINDSOR, ONT. . . . .	The Prince Edward
KINGSTON, JAMAICA, B.W.I. . . . .	The Constant Spring



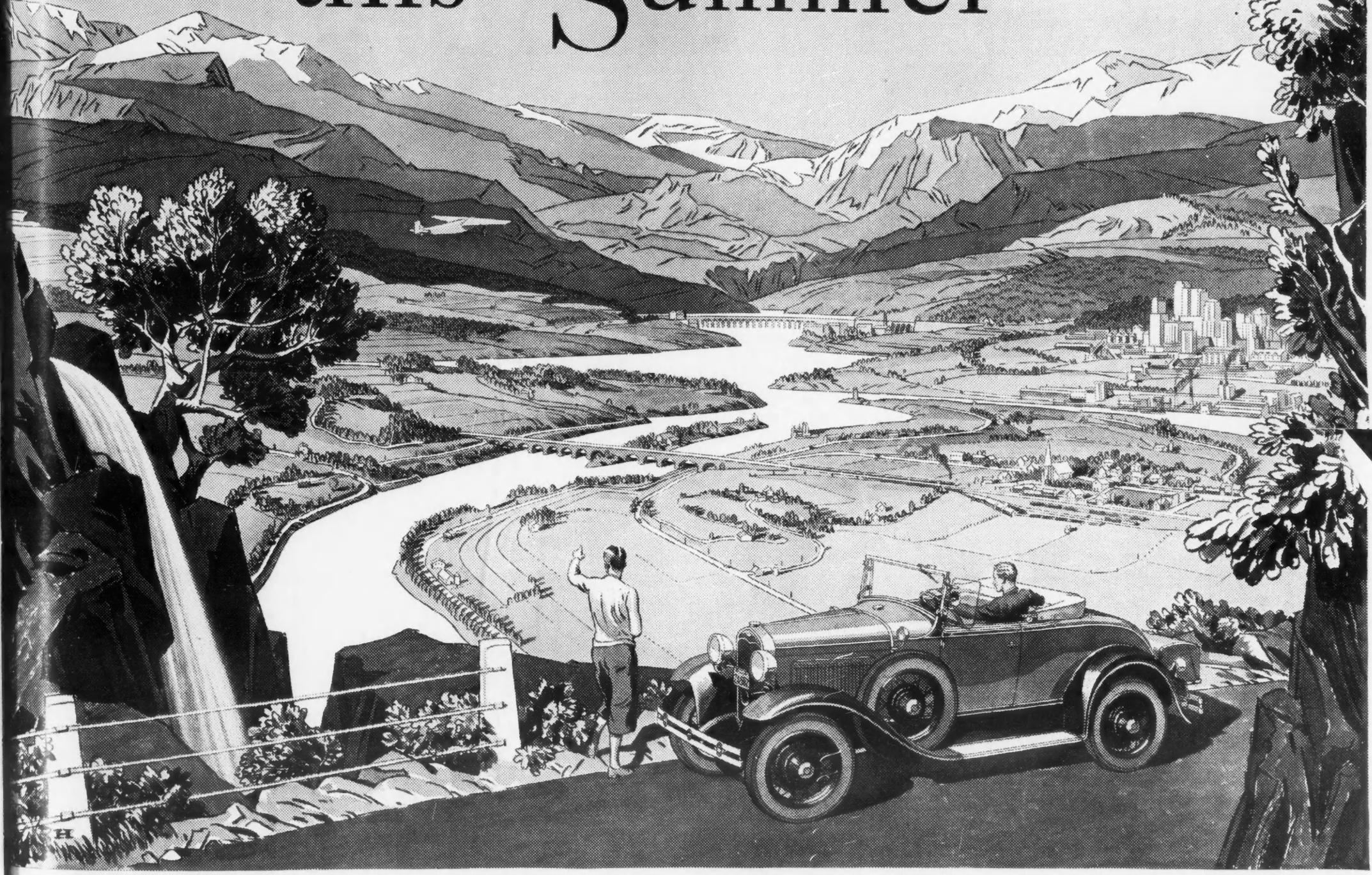
If you were to fall heir to sudden wealth overnight, what would you do?" asks a magazine ad.

"Nothing. The darn alarm would go off before we could get a chance to spend a cent of it." —Cincinnati Enquirer.

"How did you find your date at the dance last night when the lights went out?"

"I picked her out by the Braille system." —S. C. Wampus.

# Two Boys will Go Adventuring this Summer



## HOW TWO FAR-SEEING PARENTS WILL HELP THEIR SONS TO KNOW MORE ABOUT THE PRACTICAL THINGS OF LIFE

**D**N a bright clear morning this June, two boys will step eagerly into a Ford roadster and start on a motor trip that will last the whole summer through. Theirs will be a trip never to be forgotten . . . long to be remembered.

Regular school will have closed for them, but their practical education will be at beginning. They will learn many things not found in books. Two far-seeing parents have attended to that.

Pressed by the boys to give them an automobile as reward for passing with high grades, the parents consented on one condition . . . that the trip must serve a useful purpose. So this plan was decided on.

Each day the boys will arise at seven o'clock and follow a carefully arranged route and schedule. This calls for their visiting principal points of interest in this country and spending time in leading industrial plants. They will get back to the sources of raw materials—see how things are mined and grown—and follow them through the various stages of manufacture. They will see how they are used by millions of people.

Bustling factories will teach of the work of men and machines. The village farms and prairies will reveal the magic of nature and the treasures beneath the soil. Through first-hand

contact they will learn more about the great country in which they live.

Thrown a great deal on their own resources—yet not too much—they will develop a poise and self-reliance they could get in no other way. The theory of books will become the actuality of fact.

Each night they will sit down and write a letter telling what they have seen and what they have done in that particular day. And two proud parents at home will read and envy and prepare perhaps to set forth on a similar adventure.

It seems altogether natural and logical that the Ford was selected for a trip of this kind. Always it has

been associated with dependable, useful transportation. For more than a quarter of a century it has been both pioneer and leader.

Years ago it was the first automobile ever seen in many of the sections the boys will visit. Today it is a part of the lives and activities of millions of men and women. So universal is its service that people everywhere look upon it not only as an automobile but a national institution. It is the symbol of high value at low price, unique manufacturing methods, and higher wages for Canadian workmen.

Many thousands of miles of use will confirm your first impression of quality and give you a feeling of pride and satisfaction in the performance of the Ford. It will meet your highest expectations. You will come back from a long trip convinced that it is "a great car."



## Among Those Present

### VII—Mrs. C. E. Burden

By JEAN GRAHAM

**T**O BE president of the Imperial Order Daughters of the Empire is an honour indeed, which involves heavy responsibilities. The name of the Order has led to much criticism, for there is a certain repetition in the words "imperial" and "empire". The name, however, has belonged to this association since the years of the Boer War, and so it may stand. After that strife in South Africa was over, the Canadian women wished to take charge of the graves of Canadian soldiers who had fallen in the Boer War, and so an association of patriotic women was formed for the purpose. The late Mrs. Clarke Murray, of Montreal, was the founder. The idea of a society for patriotic service, with members of all creeds and classes, appealed



MRS. C. E. BURDEN  
Re-elected President of the I.O.D.E.

very widely, and a large membership was formed for the new organization. Toronto was especially active in the work, and the head office was eventually moved to that city. Mrs. Samuel Nordheimer was a pioneer worker, and, before she died, she saw her beloved Order firmly established. Mrs. A. E. Gooderham succeeded her and gave several years of valuable and productive service. Then Mrs. John Bruce, Miss Joan Arnoldi, Mrs. P. E. Doolittle and Miss Church, all of Toronto, made admirable presidents. Mrs. Stewart, of Perth, held the office for a year, and then Mrs. C. E. Burden, of Toronto, was elected president of the I.O.D.E. At the close of the annual meeting, held during the last week of May at Halifax, Mrs. Burden was re-elected and returns to her native city ready for another year of hard work. Congratulations are extended to her—and also to the Order!

Mrs. Burden belongs to a family which has helped to make Canadian history. Her father, the late Timothy Eaton, of Toronto, was an Irishman by birth, who had all of Ulster's industry and ambition in his veins. He became a merchant prince, generous and patriotic, whose business soon became a by-word for efficiency and success, not only in the Dominion, but throughout the Empire. Mrs. Burden is the younger daughter, and, as Margaret Eaton, was a student in Toronto and Hamilton schools. She was married at an early age, to Mr. C. E. Burden, of Toronto, and has four children, two daughters and two sons. Her daughter, Margaret, is the wife of Colonel W. A. Bishop, who won the M.C., D.S.O., and the crowning honour of the Victoria Cross, as Canadian ace in the Flying Force during the Great War. Mrs. Burden was formerly regent of the Chamberlain Chapter, Toronto, and also regent of the Municipal Chapter. She is tactful, hospitable and possessed of a great gift for work. The last-named quality is essential, if the president of this Order is to come safely through more than a year of office. Those who imagine that the I.O.D.E. is an organization whose members meet occasionally for talk about the vastness of the Empire, followed by a cup of tea, are seriously mistaken. The word, "imperialism", has been misused for many years, and by a variety of citizens, until it is necessary to emphasize what the true imperialism means. It means hard work and responsibility to a heart-breaking extent. The British Empire does not mean idle boasting and the constant waving of a flag. It means industry, justice and infinite patience, that we may show the new citizens what British civilization means. Those who have gone into the far places of the Empire know well how unending is the task of those who

uphold Britain's ideals. We, in the Canada of to-day, know little of such trials as our pioneer ancestors faced. Yet we must make some sacrifice of time and energy, if we are to inform ourselves of what our modern empire includes and what are her demands.

Of course the great test of the I.O.D.E., as of all our organizations, came during the Great War, when the demands for work and supplies were at their height. Those who had been doubtful of the efficiency of women's clubs repented of every word of idle criticism. Work of heroic extent and quality was undertaken by this Order and worthily executed. It was estimated that a million dollars in money and the worth of a million dollars in various supplies represented the Order's contribution. Then there was an officers' hospital in London and several private hospitals for convalescent soldiers in Canada which were helped by chapters of the I.O.D.E.

It will easily be seen that the supervision of all these activities is no light task, and calls for a combination of many qualities in the chief executive. Mrs. Burden, as we have suggested, inherited from her father a genius for business organization and from her mother, (who was Margaret Beatie), an appreciation of literature and drama which is a valuable feature in the president of a large organization. Mrs. Timothy Eaton, now eighty-eight years of age, has always shown an interest in patriotic associations. Mrs. Burden's brother, the late Sir John Eaton, was one of Toronto's most generous citizens, whose war work will be long remembered. Hence, by inheritance and association, Mrs. Burden is admirably suited to be president of an imperial society.

When the Great War was over, the question before most of our nationally-organized societies was—"what next?" For a few months, there was a kind of relaxation after the tremendous strain which the war had meant. Then, all good Canadians, realizing the need for reconstruction, summoned their energies and set to work once more. The members of



FILM STARS TRY OUT NEW LINER

Two of the most famous of all the screen stars, Douglas Fairbanks and Mary Pickford, shown above in a quite corner of the new Canadian Pacific Empress of Britain, in which they recently crossed from Europe, landing at historic Quebec.

the I.O.D.E. turned their attention to educational work and formed a new project called the War Memorial, which has proved a great success. This was no other than the establishment of overseas scholarships for a student in each of the nine provinces. The student selected is the child of a soldier, sailor or member of the Air Force who was killed or disabled during the war. What better work could be done for our country than to give wider opportunity for educational equipment to the offspring of the men who gave their lives for the Empire?

With this War Memorial, as well as with the various patriotic projects of the Order, Mrs. Burden has always been in enthusiastic sympathy.

Recently, at the thirty-first annual meeting of the Order, held in Halifax, Mrs. Burden gave an eloquent address, warning her hearers of the danger to the Empire from Soviet propaganda.

"Never has there been a greater need for the binding of all the women of the empire than there is to-day. So many forces are seeking to tear down that which we hold most dear, the preservation of the unity of the empire. Communism is an insidious doctrine that strikes at the root of all those fundamentals which we hold dear, that takes the sacred

liberty for which the British race has struggled down the ages, and makes it licence. It is a system tending to destroy the sanctity of marriage, of the home, a system of iron discipline, of tyranny and intimidation that no British subject will tolerate."

Mrs. Burden considers that the best antidote for this poison is the assistance being given to the educational and welfare work for children in outlying districts by the school cars. "We are told that wherever the school car goes, there is no communism."

•

According to a novelist, Americans will soon have forgotten the expression "Good health!" The customary remark when drinking bootleg whisky being "Good-by," of course.—*The Humorist*.

In twenty years the present styles of clothing worn by women will look ridiculous, says Poiret. Which proves that some of us are twenty years ahead of the times.—*Thomaston Times*.

Red Howlers, it seems, are monkeys of a nearly extinct species. They are understood to be quite distinct from any group of Labor extremists.—*Punch (London)*.



## That old tin reminds me dear...

"OF what darling? For me those tins hold so many memories..."

"Of our honeymoon . . . that night on the little wooden seat on the cliff edge . . . remember? It was then I first noticed how reverently you handled the tobacco . . . 30 years ago . . . the same old tin . . . same old look of reverence. I wish I could smoke Craven, sometimes, and know for myself what charm it holds to bring that reverence into your eyes . . . contentment and power to smooth away a frown . . . First blended in 1860 . . . the survival of a good old English delight . . . is that the reason?"

## Craven

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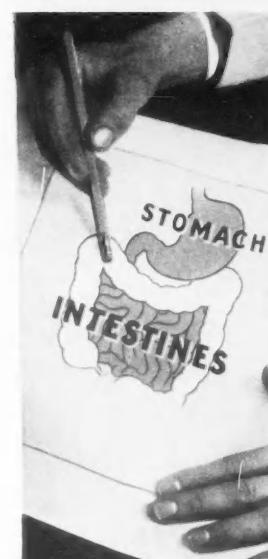
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• Trouble Here • Causes Indigestion, Distress after eating. • Eating Yeast • Brings Health! •



POISONS from clogged Intestines back up into the stomach.



INDIGESTION RESULTS! When discomfort follows eating you can't enjoy the most tempting refreshments. Keep your digestive system trouble-free by eating . . .



YEAST. Three cakes a day . . . keep your system clean inside.



BETTER DIGESTION results! No more need to deny yourself food you like!

## She Always had to say "NO"

Do you have to say "No," too, whenever tempting refreshments are served? Does distress inevitably follow eating? Does indigestion spoil your enjoyment of every meal?

Then listen to this . . . It's really very simple to correct your trouble—provided you attack its underlying cause.

Indigestion—"stomach trouble"—nearly always results from a sluggish, unclean condition of one vital part of your body. It is usually a sign of *Intestinal Fatigue*!

A glance at the picture above (at the left) shows why this is so. For, as you can see, your stomach and intestines are parts of one continuous tube. When food wastes accumulate in your intestinal tract, poi-

sons generate and back right up into your stomach.

Naturally these poisons upset digestion, cut off your appetite. In addition, they seep into your blood and circulate all through your body . . . making you nervous and upset, causing pimples, headaches, coated tongue, bad breath, etc.

Now for 75 years doctors have known that *Intestinal Fatigue* yields to the action of a remarkable food . . . fresh yeast!

Eaten regularly, three cakes a day—be-

fore meals, or between meals and at bedtime—fresh yeast softens and loosens the food particles that have been clogging the intestinal tract. At the same time it stimulates and strengthens the sluggish intestinal muscles.

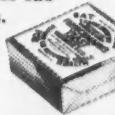
Soon your body begins to throw off its daily accumulation of wastes in a natural, regular way. Your indigestion disappears. Headaches stop. Normal appetite returns. Your skin clears up. You are less susceptible to sore throats and colds.

Eat it just plain, or with a sprinkle of salt, or dissolved in a third of a glass of water (hot or cold), or in milk or fruit juices. Eat it any way you like. And—most important of all—keep it up

And all this, remember, without a single violent expedient—a single cathartic or pill! For fresh yeast is a food. It is richer than any other food substance in elements ordinary food all too often lacks—vitamins B and G and the "sunshine" vitamin D. Every cake of *Fleischmann's Yeast* abounds in these three indispensable vitamins.

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Eat 3 cakes a day!

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1931

Section II

# SATURDAY NIGHT

SOCIETY

TRAVEL

FASHION

HOMES

GARDENS

TORONTO, CANADA, JUNE 13, 1931

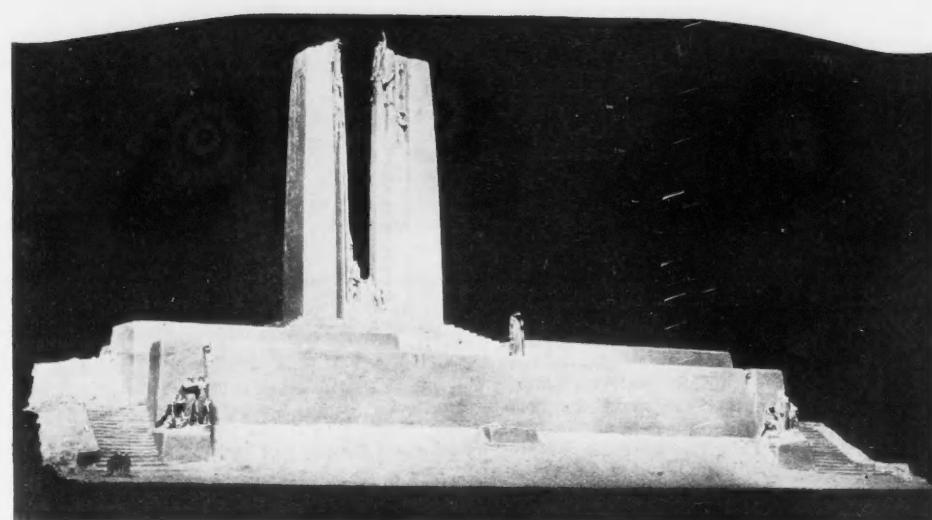
## THE CANADIAN WAR MEMORIAL AT VIMY RIDGE

Below are reproductions of models for the Canadian War Memorial now being built at Vimy Ridge, France, by the Canadian Battle-fields Memorial Commission. The Sculptor and Architect is the well-known Canadian, Mr. Walter Allward. Description: At the base of the strong impregnable walls of defence are the Defenders, one group (left) showing the Breaking of the Sword, the other (right) the Sympathy of the Canadians for the Helpless. Above these are the mouths of the guns covered with olive and laurels. On the wall stands an heroic figure of Canada brooding over the graves of her valiant dead; below is a tomb with a helmet, laurels, etc. Behind her stand two pylons symbolizing the two forces—Canadians and French—while between, at the base of these, is the Spirit of Sacrifice, who, giving all, passes the torch to his comrade. Looking up, they see the figures of Peace, Justice, Truth and Knowledge, etc., for which they fought, chanting a hymn of Peace. Around these figures are the shields of Britain, Canada and France.

On the outside of the pylons is the Cross. The height of the monument is 138 feet, the length 237 feet.



At the top of  
the pylons:  
Justice. Left.



Front view of the monument. Above.



At the top of  
the pylons:  
Peace. Right.



At the top of the  
pylons: Faith. Right.



At the top of the  
pylons: Honour. Left



Spirit of Canada, brooding  
over her Dead and looking  
at the Tomb at the base of  
the wall. Above.

Right-hand lower group:  
The Sympathy of the  
Canadians for the Help-  
less. Left.



Left-hand lower group:  
The Defenders and the  
breaking of the Sword.  
Right.



"From  
Mother and Dad  
as a reward for  
work well done  
and to commemorate  
your  
Graduation Day,  
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## Nursing In Canada

Fiftieth Anniversary of the School for Nurses,  
Toronto General Hospital  
BY MARGARET ISABEL LAWRENCE

THERE is no more amazing revolution in the lives of women than the rise of nursing as a profession for women. People haphazardly accept nursing as something that women have always done since the days of the cave woman era. Perhaps that is so. But it was only seventy years ago or so that nursing, under the inspiration and initial direction of Miss Florence Nightingale became a profession for which women prepared by hospital training.

It was only fifty years ago that the School for Nurses of the Toronto General Hospital was established. The story of the School is something of which Toronto as a community, and women as an order of human beings, and Canada as a vigorous pioneering country can be inordinately proud of.

Its story is valiant and thrilling. If all the details of the development of nursing could be told by Miss Mary Snively, who for twenty-five years was the dauntless capable superintendent of the school, and by Miss Jean Gunn who is now in charge, they would make a vivid record to add to the annals of Canada. Those of us who go confidently into the Hospital to have various troublesome parts of our anatomy overhauled hardly realize how much our subconscious respect for nursing service has to do with our confidence; and those of us who go courageously in for our children hardly realize either how much the presence of trained women in our time of struggle has to do with our courage. And none of us realize as we are wheeled, or as we walk, through hospital corridors the

FIFTY years ago in Toronto there was a Toronto General Hospital and there were women nursing in it; but they were women

did what came along to be done, and hospital nursing was not much different from domestic service, only with perhaps more variety, and a little extra chance now and then of a slice of adventure. But all that changed in 1881 when the medical men in authority decided to start a School for Nurses. One School had already been established in Canada, in the General and Marine Hospital of St. Catharines, Ontario. But the School never had its teeth seriously into the training of young women as auxiliary scientists until Miss Mary Agnes Snively came from the Bellevue Hospital School for Nurses, of New York, to take charge. Miss Snively was a Cana-



MISS JEAN I. GUNN  
Superintendent of Nurses, The Toronto General Hospital,  
1913 until the present time.

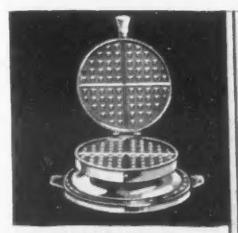
en who felt for the most part that life was a sour bad business, and there was not much sense in trying to do anything about it. One

dian, born in St. Catharines, of mixed Irish, Scottish and Swiss parentage. She was then in her middle thirties, and prior to taking her nursing course had taught school. So, she was equipped with pedagogic technique, as well as the nurse's training, which was very fortunate for the School for Nurses of the Toronto General Hospital. No history, of the school itself with its necessary restriction to scholastic development, could do justice to this woman's life. She merits a place among the heroines of Canada, where something of the great romance of her service, and the feeling of her individual temperament, could be expressed. The nurses of Canada, with their scrupulous attention to the historic preservation of their records have a short account of her accomplishments in a small booklet called PIONEERS OF NURSING IN CANADA, and Miss Jean Browne published a fine study of her in one of the issues of THE CANADIAN NURSE, but it would take a biography in itself, to cover the life of this woman as she fulfilled her part in the great nursing movement.

It is a rare human experience for a woman to be able, as Miss Snively is able, to look upon the almost incredible development of the profession to which she gave the years of her prime. It is also rare to have the devotion, as she has, of the women who have been her students. There is a feeling of warm loyalty among the Nurses of the Toronto General Hospital for their School and for this woman who did so much for it. She

(Continued on Page 19)

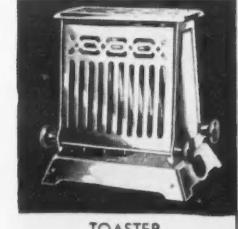
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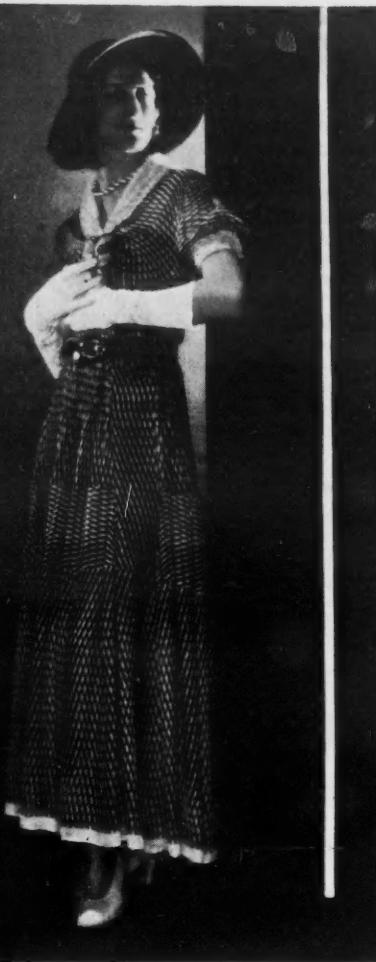
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HALIFAX, NOVA SCOTIA, CANADA



BEIGE CHIFFON  
Lucile calls this "Unexpected". It is in beige chiffon, striped in black and nigger, with nigger suede belt.

## What Paris Wears

Fads and Fancies of the Mid-Season Collections

By SOIFFIELD

Paris, May 20th

PERHAPS the most amusing and certainly the newest note that has sprung from the recent showings is Chanel's stunt of presenting all her models, morning, afternoon and evening with dead white silk stockings.

Whether this popular dress creator saw white instead of red during her recent trip to the United States I do not know, but she maintains that every dress shows

to advantage when combined with white stockings, and that this shade of hose is particularly kind to a black shaped limb.

As it is, the longer skirts are doing a great deal towards hiding the defects which one has seen far too much of during the past few years, so if white stockings really do what they are supposed to here's to them . . .

Chanel has a nice graceful new neck line too, which will be popular with all ages, as it is very becoming to the very *jeune fille* and very kind to the woman of more mature years.

This new line is a draped scarf effect which is made part and parcel of the front of the dress and then folds gracefully over the shoulders after doing a semi-cowl dip in front which can be pinned down to make more of a decollete or left high in the neck if one chooses.

ANOTHER really sensible thing I like about the Chanel collection is her varied and extremely attractive ways of presenting the resurrected coat frock which was so popular ten or twelve years ago.

Hers are strictly tailored, light-weight navy and nigger brown serge which has a kasha finish to it. Sleeves are tight fitting and fronts are cut well away, often with big revers, revealing pique or lingerie vests, while useful looking hop jackets with large patch pockets to them complete one of the most sensible and wearable ensembles that I have seen for many collections.

MOLYNEUX with his flair for "flou" which means something soft and fluffy and is one of those lovely descriptive French words which so well describe a certain type of dress, has decided that ankles once and for all must not be completely hidden for evening, and that they must suddenly shoot out from somewhere quite unexpectedly when the wearer of his very latest type of evening dresses walks.

So Molyneux returns to the uneven with a very staunch conviction that perhaps after all it is more graceful to have a willowing line at your feet than something that completely smothers you, and gives you the appearance of one of these attractive French dolls designed to cover a telephone or whisky bottle.

I noted that that tall and very graceful personage Madame Philippe Roy, the wife of the popular Canadian Minister to France, was wearing just such a dress in green and black flowered chiffon at the British Empire dinner the other night. The Hon. Mrs. Adrian Holman, a very faithful client of Molyneux, was wearing the new terracotta shade in a soft double faced

crepe. Her dress dipped gracefully at each side, but cleared the ankles back and front. Incidentally Mrs. Holman still finds time to appear at many public functions with her father, His Excellency, the British Ambassador. She is much loved throughout the British Colony in Paris.

Molyneux too has a delightful comprehension of what a garden party dress should be, and he makes hats and parasols to match these lovely flowered dresses. Black lace is intermingled with cherry and black printed chiffon, the same combination being carried out in the large picture hat with droopy brim of black lace, and the sunshade of taffeta in a similar design as the chiffon, with a border of black lace.

Lace is very often inserted at the bottom of skirts on afternoon models to add fullness to what would otherwise be a tight tunic effect.

LUCILE uses lace in this manner and also runs it up the skirt in spirals, while this house has got the most charming afternoon frocks quite unlike any others that I have seen in Paris. 1915 has been the happy inspiration to many of these dresses, and those funny flounced tiers that were so popular during the first year of the war are to be seen draped from hip to knee but leaving the front and back of the dress plain. Lucile uses spotted organdy for this type of dress with stiff cuffs and stick up military collars, while old fashioned shimmering taffetas are revived for delightful summer evening dresses which aren't so ultra that you have got to go to Deauville or Biarritz to wear them.

I find that I have never referred to my recent cable in which I mentioned . . ."Hats Most Unbecoming" . . . They have been and still are but there is a brand new and most becoming line just tipping the horizon which with a bit of luck and a little encouragement should be amongst us all before the autumn.

I have already seen two, and both of them were being worn by two very smart women who were lunching at the Ritz. The new hat which is really old that is coming in again is the semi-to-large brimmed cloche; fairly short in the front and back with large drooping lines to the side, and worn not off the eyebrows but well down over them. The crowns of the new hats however are made fairly shallow in front, but the backs are made deep so that one does not have to push them back in order to have the back of one's head covered, to say nothing of just a little something in the nape of the neck.

The two hats I saw today were both in felt, one a very lovely soft shade of blue and the other a deep terra cotta bordering on rust which is to be the new shade in a few months to come, but it is as yet too new to be generally seen and is of course an outcome of the different tones of coral that have seen the spring through.

This article is to take a maiden voyage as it is to have the privilege of travelling by the *Empress of Britain*. Such a wonderful new boat will surely bring Canada and France into closer relationship, as the new record for Atlantic crossing will make us feel almost like next door neighbours.



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China will censor all press dispatches. Evidently got the notion somebody was reading them.—*Toledo Blade*.



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MISS JEAN I. GUNN  
Superintendent of Nurses, The Toronto General Hospital, 1913 until the present time.

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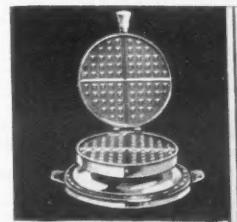
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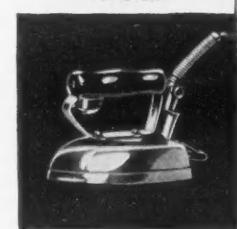
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Summer Resort**

Newly Decorated and Painted Throughout



BEIGE CHIFFON  
Lucile calls this "Unexpected". It is in beige chiffon, striped in black and nigger, with nigger suede belt.

## What Paris Wears

Fads and Fancies of the Mid-  
Season Collections

By SOIFFIELD

Paris, May 20th

PERHAPS the most amusing and certainly the newest note that has sprung from the recent showings is Chanel's stunt of presenting all her models, morning, afternoon and evening with dead white silk stockings.

Whether this popular dress creator saw white instead of red during her recent trip to the United States I do not know, but she maintains that every dress shows

to advantage when combined with white stockings, and that this shade of hose is particularly kind to a badly shaped limb.

As it is, the longer skirts are doing a great deal towards hiding the defects which one has seen far too much of during the past few years, so if white stockings really do what they are supposed to here's to them. . . .

Chanel has a nice graceful new neck line too, which will be popular with all ages, as it is very becoming to the very *jeune fille* and very kind to the woman of more mature years.

This new line is a draped scarf effect which is made part and parcel of the front of the dress and then folds gracefully over the shoulders after doing a semi-cowl-like dip in front which can be pinned down to make more of a decollete or left high in the neck if one chooses.

A NOTHER really sensible thing like about the Chanel collection is her varied and extremely attractive ways of presenting the resurrected coat frock which was so popular ten or twelve years ago.

Hers are strictly tailored, light-weight navy and nigger brown serge which has a kashmir finish to it. Sleeves are tight fitting and fronts are cut well away, often with big reveres, revealing pique or lingerie vests, while useful looking hop jackets with large patch pockets to them complete one of the most sensible and wearable ensembles that I have seen for many collections.

MOLYNEUX with his flair for "flou" which means something soft and fluffy and is one of those lovely descriptive French words which so well describe a certain type of dress, has decided that ankles once and for all must not be completely hidden for evening, and that they must suddenly shoot out from somewhere quite unexpectedly when the wearer of his very latest type of evening dresses walks.

So Molyneux returns to the uneven with a very staunch conviction that perhaps after all it is more graceful to have a willowing line at your feet than something that completely smothers you, and gives you the appearance of one of these attractive French dolls designed to cover a telephone or whisky bottle.

I noted that that tall and very graceful personage Madame Philippe Roy, the wife of the popular Canadian Minister to France, was wearing just such a dress in green and black flowered chiffon at the British Empire dinner the other night. The Hon. Mrs. Adrian Holman, a very faithful client of Molyneux, was wearing the new terracotta shade in a soft double faced

crepe. Her dress dipped gracefully at each side but cleared the ankles back and front. Incidentally Mrs. Holman still finds time to appear at many public functions with her father, His Excellency, the British Ambassador. She is much loved throughout the British Colony in Paris.

Molyneux too has a delightful comprehension of what a garden party dress should be, and he makes hats and parasols to match these lovely flowered dresses. Black lace is intermingled with cherry and black printed chiffon, the same combination being carried out in the large picture hat with droopy brim of black lace, and the sunshade of taffeta in a similar design as the chiffon, with a border of black lace.

Lace is very often inserted at the bottom of skirts on afternoon models to add fullness to what would otherwise be a tight tunic effect.

LUCILE uses lace in this manner and also runs it up the skirt in spirals, while this house has got the most charming afternoon frocks quite unlike any others that I have seen in Paris. 1915 has been the happy inspiration to many of these dresses, and those funny flounced tiers that were so popular during the first year of the war are to be seen draped from hip to knee but leaving the front and back of the dress plain. Lucile uses spotted organdy for this type of dress with stiff cuffs and stick up military collars, while old fashioned shimmering taffetas are revived for delightful summer evening dresses which aren't so ultra that you have got to go to Deauville or Biarritz to wear them.

I find that I have never referred to my recent cable in which I mentioned "Hats Most Unbecoming". . . They have been and still are but there is a brand new and most becoming line just tipping the horizon which with a bit of luck and a little encouragement should be amongst us all before the autumn.

I have already seen two, and both of them were being worn by two very smart women who were lunching at the Ritz. The new hat which is really old that is coming in again is the semi-to-large brimmed cloche; fairly short in the front and back with large drooping lines to the side, and worn not off the eyebrows but well down over them. The crowns of the new hats however are made fairly shallow in front, but the backs are made deep so that one does not have to push them back in order to have the back of one's head covered, to say nothing of just a little something in the nape of the neck.

The two hats I saw today were both in felt, one a very lovely soft shade of blue and the other a deep terra cotta bordering on rust which is to be the new shade in a few months to come, but it is as yet too new to be generally seen and is of course an outcome of the different



### "BANDON"

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beige, or white linen, with  
worked eyelets . . . \$12.50

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### Arch-Aid Boot Shops

24 BLOOR ST. W., TORONTO  
1400 St. Catherine St. W., MONTREAL

Tones of coral that have seen the spring through.

"It is extremely difficult to distinguish between weeds and young plants," says a correspondent. Our neighbors' hens seem to manage it quite easily.—The Humorist (London).

China will censor all press dispatches. Evidently got the notion somebody was reading them.—Toledo Blade.



Their future  
is in your  
hands!

THOSE growing children of yours—how implicitly they rely on you for all their present and future needs! Are you going to be able to make their dreams

come true? In a few years, you will require certain sums of money for their education at the university, technical school or business college.

Start to create a Savings Reserve today. Even one dollar will get you started on the right road. A little added each week will build up a substantial amount in a few years. Interest is compounded half-yearly.

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### PRINCESS COMPLEXION PURIFIER

This has the power of removing the old skin gradually and bringing out the lovely new fresh skin beneath. This preparation will be sent to any address, with full instructions, on receipt of price, \$1.50.

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We also make a specialty of removing undesired Hair, Warts, Moles, etc., by the safe and harmless process of Electrolysis. Particulars on request. Call or write.

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## Here's Sanitary Protection that really fits, really protects



Kotex is specially designed to fit inconspicuously; and it is so soft and comfortable besides.

**Y**OU know what a relief it is to feel entirely free of self-consciousness at times when sanitary protection is necessary. To feel well groomed, comfortable, at ease.

That's the feeling Kotex gives you. Kotex, with its skilful shaping; its rounded corners; its soft filler. And it is so easy to dispose of!

### Why Kotex is so Absorbent

It is amazingly absorbent, you know. And there is a special reason for that. You see, it is made of fold upon fold of a dainty material, and each of these delicate layers is a quick, complete absorber in itself.

Kotex absorbs laterally, not in one concentrated area, but away from the surface. That is why it stays comfortable so much

## Discoveries

### New Perfumes and Cosmetics

BY ISABEL MORGAN

TRUST Chanel to do the unusual and utterly logical thing! This time it's a group of three perfumes called Red, Blue and Beige, each of which is designed specially to wear with the color after which it is named. One of the most intriguing things about the group is the fact that all of the perfumes are of the same *odeur* but with a tantalizing difference that can be compared only to a theme of music played in three different keys.

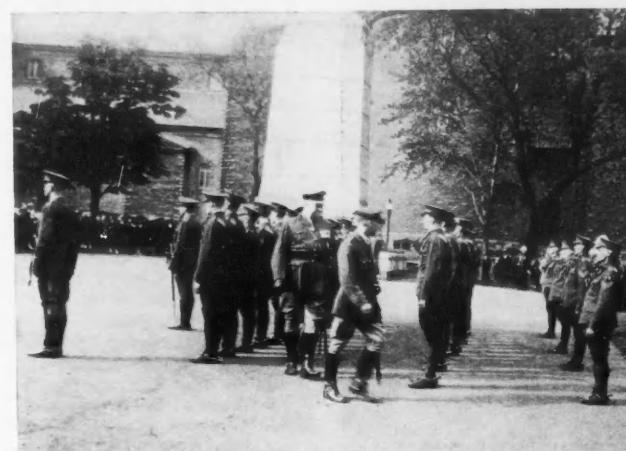
Each perfume is colored to correspond with the color after which it is named, and they are so clear that they look like crystal clear rubies, sapphires and topazes. The red is highest in the scale with an ecstatic sharpness of *odeur* . . . a brilliant shower of arpeggios on the violin. Blue is less challenging, but is vividly interesting . . . notes from the harp. Beige, the lowest in the scale, is soft and appealing . . . like the deep muted note of the cello. A supremely sophisticated group of perfumes that will be "among those present" at many smart places during the coming months.

Whether you are a dignified young person to whom life is real,

life is earnest, or are inclined to be gay and flighty, you will adore the solid perfumes that come in the most attractive little containers it is possible to find. All are small enough to go into the corner of the most infinitesimal handbag, and are in all sorts of amusing shapes and guises such as dice, large globular pearls, and so on. The perfume is a paste which is applied sparingly

been disappointed in the results. This applies particularly to night creams. The secret of the whole thing lies in using as much cream as the skin will absorb, and then removing the remainder before you retire. It's wise to follow the same method with regard to the day cream because it is only reasonable to suppose that if there is a film of cream upon the skin, it will be a catch-all for every particle of dust that comes its way. So please do use your creams with a sparing hand. It is much more satisfactory and, incidentally, quite economical.

Perhaps you would like to know more about the various articles and preparations mentioned in the above article. A list is available giving information about prices



RAILWAYMEN'S ARMY UNIT

The 79th Canadian National Railways Battery of the 6th Brigade, Canadian Artillery, made its first public appearance recently. Major-General Sir Henry W. Thornton, K.B.E., President of the Canadian National System and Honorary Colonel of the Brigade (tall figure) is seen reviewing the Battery at the Cenotaph, Montreal.

to the fingertip, and from there transferred to the tips of the ears or to the little hollow at the base of the neck.

The warmth of the skin tends to increase the strength of the perfume, consequently it must be applied in sparing amounts.

Have you ever undergone the harrowing experience of discovering at a critical moment that you have left your powder puff lying in useless repose at home upon your dressing table?

O, haven't we all?

If you ever have undergone the ordeal of the shiny face, you will appreciate the thoughtfulness of the hostess who provides a little box of individual guest puffs for those unfortunate beings who have left their own at home. These puffs may be used but once and then discarded, and they are exceptionally easy to use because they are shaped so that they have a little handle. In a variety of pastel shades as well as white, and they come in a dainty silver paper box with an isinglass top which leaves the puffs in view and protects them from dust at the same time. They are fitting members of the well-equipped dressing table when guests are being entertained in your home.

IT'S SO simple that one involuntarily says, "Why on earth didn't someone think of that before?" This is one's first impulse when one sees a new lipstick that has just made its debut, and all because it may be managed with one hand. Think of that! A single motion of one's hand, and out flicks the lipstick. No need to remove a top or any other gadget with the left hand while you wield the stick with your right.

Here is a suggestion that may be the clue to any troubles you are having with the creams you are using on your skin. How much do you use? Are you a believer in the principle of the more you use the better the results? If you have been over liberal in your applications of cream, it may be assumed that this is the reason you have



ELIZABETH PARKS HUTCHINSON

Daughter of Capt. T. H. Hutchinson, O. B. E., Genl. Secy. Y.M.C.A., Ottawa, as she appeared on the occasion of her taking her Junior Life Saving Certificate.

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**KOTEX**  
The New Sanitary Pad treated to deodorize

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## The New Permanent Wave EXCLUSIVE WITH EATON'S

A BIG STEP FORWARD IN PERMANENT WAVE DEVELOPMENT

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recently at the famous Embassy platinum and onyx zebra or two Club in London, wearing a necklace that caused a mild sensation. It consisted of a number of exquisitely carved wild animals in miniature, strung together in the form of a choker necklace. Ebony elephants, golden lions and tigers, a

and ivory polar bears were "heralded" together on a fine platinum chain. "She has a miniature zoological garden around her neck," one guest remarked in describing this unusual and original ornament.

## Rita plans her vacation in a hurry



Rita had to arrange her vacation trip in a hurry. A sudden turn of events at the office made it a matter of now or never . . . and Rita chose "now".

After seven o'clock that evening (when evening rates over Long Distance were in force) she called her old school chum Helen to ask her suggestion as to the best place to go.

"Wonderful," said the happy voice at the other end of the line after she had explained everything. "We are all going to Seabeach for two weeks tomorrow. Now you will be able to come with us."

And so Rita spent the most enjoyable vacation she ever had, thanks to her call over Long Distance.

And the cost of that call was less than the tip she gave to the colored porter.



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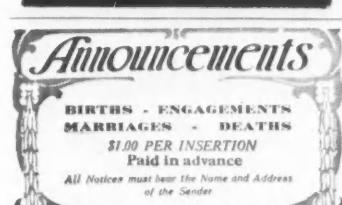
Imbued with the finest traditions of British seamanship, he has spent his lifetime mastering the moods of the seven seas.

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**CUNARD**  
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**WEDDING ANNIVERSARY**  
On June 1st, 1906, at Richmond Gate, Aberdeen, Scotland, by the Rev. Wm. Stoddart, Helen Milne to Wm. McCombie, present address 87 Jackman Ave., Toronto.

**ENGAGEMENTS**  
Mr. and Mrs. Richard S. Colter, Cayuga, announce the engagement of their eldest daughter, Gwendolyn Viola, to Dr. Gordon Russell MacKay, of Hagersville, the marriage to take place the latter part of June.

**DEATHS**  
LINES—On May 28th, 1931, at his home, 80 Blythwood Road, Toronto, Thomas William Lines (formerly of Edmonton, Alberta), aged 87. His late son, John Lines, Aldbury, Tring, England, and husband of Kathleen C. Barker, his 64th year. Funeral was held from St. Clements Church, North Toronto, May 30th, to Mount Pleasant Cemetery.



GIVE GARDEN PARTY AT GOVERNMENT HOUSE, TORONTO, ON KING'S BIRTHDAY  
His Honor the Lieutenant-Governor and Mrs. W. D. Ross and their daughters, Miss Isabel Ross, in an exquisite pastel pink frock of embroidered net, with stitched pink hat; Miss Susan Ross in a lovely white net frock with yellow hat and shoes, and the young daughter of the house, Jean, who was picturesque in a charming blue organdie, with blue linen hat. Mrs. Ross was wearing a long, graceful gown of filet lace over parchment colored chiffon, fashioned with a short cape wrap of the chiffon edged with wide circular flounces. Her large hat was of the same shade as her gown, with ospreys caught at one side, and she carried a beautiful bouquet of shaded roses.

## THE SOCIAL WORLD

By ADÈLE M. GIANELLI

**I**N HONOUR of His Majesty's birthday, Their Excellencies the Governor-General and Lady Bessborough entertained at a garden party at Rideau Hall. Fairest of June weather favoured the event and never have the grounds of Government House looked lovelier than that day arrayed in the sweetness of Spring.

His Excellency, attended by his entire staff of aides-de-camp, welcomed the guests who numbered over two thousand as representatives of all the various social sets in Ottawa were invited to participate in the first garden fete of Their Excellencies' regime.

Tea was served indoors in the Racquet Court and in the handsome ballroom where flowers garlanded the tables and the band of the Governor-General's Foot Guards played throughout the afternoon.

Lady Moyra Ponsonby and Lord Duncan who later left on a holiday tour of the West, chatted with many of the guests among whom were the bride and groom, Major and Mrs. Herridge, who had arrived in Canada on the *Empress of Britain*. They accompanied the Prime Minister and Mrs. Herridge was looking radiant in a yellow ensemble with a corsage of her favorite orchids.

A few of the prominent guests were the Chief Justice and Mrs. Anglin, the latter in a smart gown of black and white crepe; Lady Clark wearing an attractive navy blue ensemble; Miss Frances Clark in black and green; Mrs. Humphrey Snow and Mrs. Willis O'Connor who both wore becoming nuances of brown; Sir George and Lady Perley, the latter in a pretty black and white ensemble; the Minister of Justice and Mrs. Hugh Guthrie, the latter smartly gowned in black and grey chiffon with touches of turquoise; Lady Borden in soft grey and white; Mrs. James Crowley, a charming outfit of black lace; Mrs. H. H. Stevens, wife of the Minister of Trade and Commerce, wore green crepe and her daughter was smartly attired in blue and yellow chiffons; the Hon. Dr. Manion and Mrs. Manion, who was wearing a rose lace ensemble; Miss Sybil Rhodes who accompanied the Hon. Edgar Rhodes and Mrs. Rhodes, wore one of the fashionable flowered georgettes; Mrs. C. H. Cahan in a white and black georgette, Mrs. Franklyn Ahearn in yellow and Madame Charles Arsene Henry in black crepe.

It was His Majesty's birthday, it was the annual garden party given by His Honour, the Lieutenant-Governor of Ontario and Mrs. W. D. Ross, and it was as perfect a day as Summer gives, therefore seldom has Society at large been so successfully entertained in Toronto.

With the revival of billowy organdies and floppy hats the younger set have become suddenly interested in lawn fetes for there seemed to be an unusual number of picturesque "garden girls" around or is it that long flowing gowns and kind brims are magic? Fashion's dernier cri is flaunted always against this most becoming of backgrounds—a garden scene—but as one guest remarked to me "Pretty girls fluttering around are

but the butterflies in the gardens of a Government House party. Follow the traditional paths that pace the years and it is the sprigs of lavender that mark it apart from all other functions of its kind."

But one and all they followed the line that led to the canopy where His Honour and Mrs. Ross stood to receive. Was there ever such an indefatigable host and hostess?

The gracious lines of Mrs. Ross's beige lace and chiffon ensemble enhanced, if that were possible, the grace of her welcome and His Honour, who had discarded his favorite gardenia in honor of His Majesty's choice of a white carnation, was as debonair as always.

Perhaps the prettiest frock of all the numerous pretty frocks was the pink embroidered net worn by Miss Isabel Ross—it suited her perfectly and I only wish we could reproduce a photo to do her justice. In fact, the trio of daughters, Susan in white net and yellow hat and shoes and young Jean wearing a long dress—a delicious blue organdie—made a delightful picture.

Mrs. F. N. G. Starr, smart in a lace gown of green, the colour also chosen by Mrs. J. H. Gundy, was telling Mr. and Mrs. Dalton Davies that it was the occasion for Jean's first "grown-up" dress with which her friend, Peggy Waldie, celebrated too. Mr. George Beardmore's friends were greeting him heartily after his accident, glad that he looked so well; General and Mrs. Cawthra-Elliott were in a group with Colonel and Mrs. Arthur Kirkpatrick and Mr. and Mrs. Aemilius Jarvis, and Mrs. Cawthra-Elliott was saying that the deed of their land at Port Credit which was granted to them by George III, was also signed by a great-grandfather of Mr. Jarvis.

A striking white and black ensemble was chosen by the bride, Mrs. Eric Clarke, who wore a finely embroidered white organza of unusual check pattern with a large black hat and long black necklace. She and her husband were with Mrs. Lionel Clarke in dove-grey. Miss Lilian Snowball, who was telling me that her sister, Mrs. Henry Rawlings, of Montreal, and Margaret have sailed by the wonderful *Empress of Britain* to spend the summer abroad, made an enchanting black and white study—her black lace gown matched by a black tulle turban effective over her silver hair.

Mrs. Schuyler Snively was accompanied by her pretty daughter, Faith Warren, wearing blue chiffon and darker blue was worn by Mrs. Wilfrid Heighington, who has just returned from England with her husband. Mrs. Henry, who came with the Hon. George Henry, was in a French blue gown, and nearby a group of good-looking women included Mrs. Allan Marks, Mrs. Bob Scott, Mrs. Hilton Tudhope, Mrs. J. J. Ashworth and Mrs. D. A. Dunlap.

Mr. and Mrs. Allan Snowdon, of Ottawa, who have recently come to live in Toronto, and Mrs. D. W. Fletcher, of Hamilton, the charming guest of Mrs. Herman Hughes, were interesting visitors and among others standing on the terrace were Sir Henry and Lady Drayton, Mr. Ridley Wiley, Mrs. Leonard Wooley (who tells me that Dr. Lawrence Whittemore and his attractive wife who is the daughter of Lord St. Vincent, are shortly coming from New York to their summer place in Muskoka), Mr. and Mrs. W. B. Raymond, Dr. and Mrs. Tommy Archibald who had with them their son in his smart scarlet R.M.C. uniform as was the escort accompanying Miss Margaret Scott Griffin; Miss Margaret McHugh and Miss Kathleen Gibbons were striking figures—blonde and brunette; Miss Margaret Holmes, another member of the younger set in a trig ensemble; Miss Honey Gibbs, the daughter of Mrs. Arthur Gibbs of Port Arthur, an attractive addition to Toronto, was promenading with the Hon. Charles and Mrs. McCrae; Miss Agnes Dunlop, Mrs. H. Morine, Mrs. E. C. Ashton, Mrs. A. L. Ellsworth, Mrs. W. B. Elsworth, Mrs. C. O. Stillman and a trio of gay Lotharios, Major Frank Tidy, Mr. Dean Wills and Mr. Gordon McGillivray.

Stationed at the various corners of the lawn were the aides in their brilliant uniforms. They included Colonel Alexander Fraser, Colonel W. Rhoades, Major Eric Haldenby, Lieut.-Colonel Mackenzie Waters, Major J. P. Girvan, Lt.-Colonel J. Ingles, Lt.-Colonel J. Murray Muir, Captain Geoffrey Machell, Lieut. Edward Orde and Lieut. Ross Wilton.

His Excellency, Lord Bessborough and the Rt. Hon. R. B. Bennett were guests of Mr. E. W. Beatty at a dinner given on board



## CAMEO VELLUM

WHEN a woman realizes that her letters indicate her social position, she knows that care must be exercised in the choice of stationery. It is difficult to defend the use of inferior writing paper, as she is not usually present when her letters are read. If the letter paper does not creditably represent her, it is at once damaging to her social position.

If you use Cameo Vellum, you will be "sure of being right"—it is always in perfect taste and correct form. Its high quality is recognized by women everywhere, but they have found that the moderate cost permits of its use for everyday letter writing. Most good stationers sell Cameo Vellum.

**Barber-Ellis**  
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Vellum with plain and  
sue lined envelopes

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"Blubs and lodges"  
prove we are social beings.  
Drinking tea together is a  
most friendly social custom.

**RED ROSE TEA**  
"is GOOD TEA"

231



HONOUR KING'S BIRTHDAY

Seen at the garden party at Government House, Toronto, on June 3rd: Hon. Charles McCrea, Provincial Minister of Mines, and Mrs. McCrea, Mr. and Mrs. Gordon Shaver, Mr. and Mrs. Henry Patterson, Mr. and Mrs. J. R. Clancy, and two friends.

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When you send your blankets to us you know they will be returned to you just like new. Because they are tub washed and finished by a special brushing equipment (same as the mills used in making them), and guaranteed against fading and shrinkage. In every parcel we enclose a mothproof bag to put your blankets in for the summer.

Laundrymen in Toronto for Fifty Years

**BRIGHTON LAUNDRY LTD.**

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the Empress of Britain on her arrival at Quebec. Among the many other distinguished guests were Sir Robert Borden, Sir William Clark, Hon. Hanford MacNider, General Sir Arthur Currie, Hon. L. A. Taschereau, Sir Joseph Flavell and Sir Herbert Holt.



### INSIDES and OUTSIDES

One can nearly always look at goods in shop windows without being embarrassed by sales solicitation. Shop windows, you see, are merely places for displaying goods... All shopkeepers know that.

But all shopkeepers do not seem to know that the inside of a shop has a similar prime purpose—to display goods. They take the attitude that once a person has passed the front door he or she is "fair game" for verbal solicitation. That, we think, is bad selling.

If you enter Ridpath's three galleries of furniture, draperies and objets d'art no one will ask you to buy. You are free to examine and come and go: you buy only if you really desire to do so.



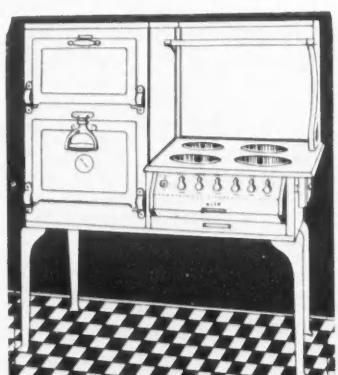
## DID you ever wish you were twins?



THERE was a day—of course there must have been many a day—when you wanted to leave the kitchen chores that claimed you—slip on your hat—lock up the house—and spend the afternoon as you pleased.

It was then, perhaps, you wished there were two of you... so that you need not neglect that evening meal, yet still might answer the call of the outdoors!

Now—if you care to command it—modern magic actually makes it possible for you to do both these things at once. Once you've set the switches on the Electric Range and put your dinner on, you're free to spend a few hours as you will, secure in the knowledge that you'll return to a perfectly cooked meal. The Electric Range never fails to have a flavor-ful meal ready for you on time.



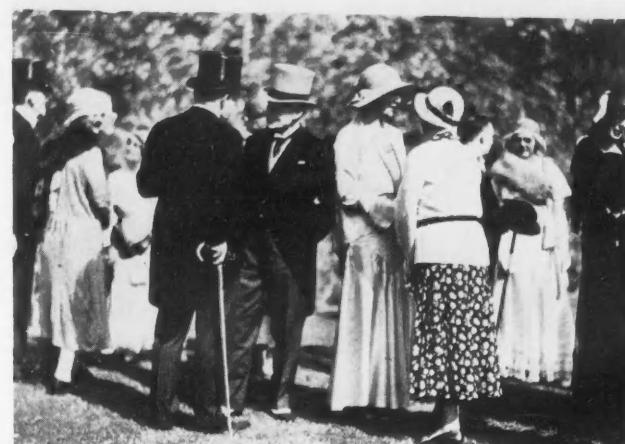
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HONOUR KING'S BIRTHDAY  
Seen at the garden party at Government House, Toronto, on June 3rd: Dr. Herbert and Mrs. Bruce (centre).

The homeward trek of my Western trip was a chain of pleasant events linking the East and the West. Ottawa will be interested to hear that Mr. and Mrs. Mayne Hamilton, who are now living in Vancouver, are entertaining as delightfully as ever and Mrs. Mayne Hamilton's dinner-table with her exquisite collection of china is the prettiest I have seen for many a day. They dined Mr. and Mrs. Herbert Marler on their way through when the guests included Colonel and Mrs. Hiam, Mr. and Mrs. Eric Hamber, Mrs. McRae, Mr. and Mrs. Julius Griffiths, Mr. and Mrs. J. E. McMullen, Col. Tobin, Mr. and Mrs. C. E. Thomas—the latter is a sister of Mrs. H. Hill of Ottawa; Mr. and Mrs. Harold Robertson and Mrs. Brignall, Mrs. Hamilton's mother, whose eighty-odd birthday recently seems incredible except that such manifold charms must be the accrued interest of years.

Mr. Dick Bird, the President of the Jericho Club, is also married to a Torontonian and when we dropped in for tea at that favorite spot of a Sunday afternoon there was pretty Eva Haney—the President's wife—presenting prizes, and who should also come along but Mrs. Jack Burns or Bobs Massey as Easterners all fondly remember her.

But perhaps the most illuminating party—that is, brightly illustrating what a bachelor can do when he entertains—is the jolly before-and-after dinner affair given at his flat by Mr. Harold Peters when some of his guests were Mr. and Mrs. Victor Maclean, General and Mrs. Harold McDonald, Capt. Pritchard, Captain R. H. Cooke, Miss Brydon of Victoria who was visiting Colonel and Mrs. Reginald Chaplin, Mrs. C. W. Chesterton, Mr. Gus Lyons and Mr. J. Newell whose attractive wife, convalescing from a motor accident, was much missed.

Mr. Humphrey Irving, grandson of the late Sir Aemilius Irving of Toronto, Mrs. Arthur Mills, niece of Colonel Maynard Rogers of Ottawa, and Colonel Moore Cosgrave, Canada's Trade Commissioner at Shanghai, each gave us a pleasant surprise-party when they called—the two former are now living at the coast and the latter is on furlough en route to England.

Mrs. Percy Shalross was en route to Mrs. Walter Coulthard's recital in the ballroom of the Hotel Vancouver as we were going below to dine in the Spanish Grille—a spot so mysteriously Moorish in its clever decor that it only lacked Othello. But later, en route to Edmonton, Mr. Nick Curtis was on the train and though he told not tales of Spain his Russian ones were equally absorbing. A neighbor of his, by the way, is Mr. Stanley Kerr, once of Toronto, whom I hear is to be married soon.

Edmonton, may I say it, first distinguished itself to me by the number of well-dressed men I saw breakfasting in the hotel. Legal lights they looked—well-cut heads and well-cut clothes, the best-groomed men of the West. There is a sad ending to this tale—I was told they were not Edmontonians! but nevertheless they were seen in Edmonton and looked as if they belonged! so what would you?

Edmonton, secondly, is distinguished for having a Lieutenant-Governor and his Lady on their honeymoon at the beginning of their regime in Government House. It is most popular appointment as His Honour, Mr. Justice Walsh, has a happy faculty for doing things that please people and there seems no doubt that having so successfully pleased himself with this charming wife he will continue to please all those who meet the new chatelaine. With only one day in Edmonton we were fortunate enough to be invited to tea at Government House and there in the baronial hall hung with handsome crewel-work drapes, Mrs. Walsh in a chic grey ensemble poured tea from a delightful old Rockingham service—one of the numerous wedding presents. And that which the Ranchman's Club gave is quite the finest of its kind I have yet encountered—a sterling cocktail shaker of stupendous capacity and very beautifully engraved.

Impressions of one day in the capital of Alberta pass in kaleidoscopic speed—a table-land of coun-

try spreading northward, spread invitingly, spread awaiting to be partaken and, like a modern table-decoration, the tiny poplars cluster round the mirror of a river. Hospitable it is and names are not mere place-cards on this great table-land but real people—Mr. and Mrs. Harry Evans without whom Edmonton would not be Edmonton—Mrs. Balmer Watt about whom nothing I could say would be bright enough for her brilliant personality—Mrs. R. T. Washburn upon whom everybody feasts their eyes—Mr. Frank Pike by whom radiant roses are grown and celebrated cigars smoked—Mrs. G. B. O'Connor on whom the spell of Normandy is cast so a coloured cat careers upon the roof of her quaint house—Dr. and Mrs. Morton Hall with whom antiques are the *joie de vivre*—and Mrs. Waagen to whom the Red Cross of Alberta owes as much as the Cross of Alberta owes to her.

Having just missed Major George Whitmore of Regina on the train, in compensation our train picked up the Prince of Wales' speech in London and we hear it distinctly by radio as we travelled full speed through the stamping ground of our wild buffalo at Wainwright, Northern Saskatchewan. This did not seem so northern when we got to Winnipeg and heard that Mary Northwood's fiance, Mr. Dick Bonnycastle, son of Mr. Justice and Mrs. Bonnycastle of Dauphin, who is stationed at a post of the Hudson Bay Company, can only get letters through every six months. They are to be married in September and she does not expect to be able to hear from him until he returns for the wedding!

Mr. and Mrs. George Northwood have rented the late Lady White's residence for a year and recently had visiting them Sir John Child, an A.D.C. of His Excellency, Lord Bessborough. By the way, people in Winnipeg were reminiscing the fact that the father of last month's bridegroom in Victoria, the late Lord Colville, was Military Secretary to the Governor-General, Lord Derby, in 1888. None of the newspapers mentioned this rather interesting fact on the occasion of Lord Colville's wedding.

The opening day of the Spring race meet at Connaught Park, Ottawa, was held under most auspicious circumstances, with fine weather and a fair field.

Many distinguished visitors were present, including a number of Senators and members of Parliament, and the boxes were filled with gay and interested parties.

The green lawn of the members' enclosure, with the Ottawa river in the background was a pretty sight with groups of feminine onlookers dressed in the smartest colours and in the latest mode.

A few of those noticed on the lawn were: Mrs. Chauncey Bangs in a tailored suit of black, Miss Violet Cuffe-Quin in brown figured crepe and brown straw hat, Mrs. E. R. Bremner in printed silk, beige coat and small navy blue hat, Mrs. Orville Scott was attractive in black crepe suit effectively scalloped in white, Miss Betty Toller in brown and pale yellow with hat to match, Mrs. Douglas Blair, a black and yellow crepe suit and black hat and Mrs. J. P. Coulson was in pale yellow and a small white turban. Some of the men were Col. G. P. Murphy, Judge E. J. Daly, Mr. A. Ritchie, Mr. William Duff M.P., Hon. E. A. Dunlop, Mr. H. M. Davy and Mr. John Bain.

The second day of the spring race meet at Connaught Park was a very enjoyable one, and a large number of people were present, the members' enclosure being especially well filled. Tea was served during the afternoon in the pretty tea house, by the members of the Philemon Wright Chapter of the Daughters of the Empire. Among those noticed on the lawns were the

(Continued on page 22)



### Two New Dejas

A.—After Patou, a sheer georgette jacket suit with white taffeta bow and white leather belt.  
B.—After Chanel, another dark, town suit of georgette with jabot trimming in white georgette.

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CANADA'S FINEST CORK-TIPPED VIRGINIA CIGARETTES

### Nursing in Canada

(Continued from page 14)  
has lived in quiet retirement since her resignation, but she has never been allowed to feel alone, or in any way out of the current of nursing history in Canada. Which is in itself a sign of one of the most interesting things about the movement which Florence Nightingale started. In comparatively few years of history a strong nursing organization has been built, which draws its strength, not only from the downright political talents of women, but from the intense loyalty to itself which is an admirable characteristic of the nursing profession.



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"Better make a date  
for her," says father

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Japanese water garden in Hatley Park, Victoria estate of Mrs. James Dunsmuir.

## Pools Are Pleasant Places

By ADELE M. GIANELLI

**P**OOLS are pleasant places! And a garden pool is definitely a place inasmuch as it invariably lures the attention and becomes a garden "Halt" as the tiny wayside stations are called so quaintly in the Cotswolds. Here one instinctively pauses in the certain fascination cast by the sheen of water and the pool, mirroring the thoughts, is at once a wishing-well! It is not given to modern gardens to bask in the glamour of Wishing-Well charms but I suspect that if the moss romantically draping tradition were removed from the old Well one would find its original forebear to be similar to our own simple pool—magic in its reflection of our aspirations!

Water gives life to the garden, literally and figuratively. There is no dull spot, lacking lustre, which will not respond in animation to the decorative interest heard in the ripple of a fountain or sustained by the smile of a pool. Without its liveliness, the personality of a garden seems arid of conversation—it swoons in languid beauty like an early Victorian awaiting a dash of cold water; or strikes feverish, staccato notes thirstily demanding a drink, in much too modern a manner.

A garden—to be exquisite—must be ageless. It dare not be dated with obvious mannerisms unless they have been truly tested by tradition. And pools in conjunction with flowers formed the original essentials of all ancient gardens. Emerging from the ruins of Pompeii—the pillared peristylum discloses a garden court ornamented with a marble-edged tank into which fell the rain water and all old-world pleasures feature the enjoyment of trickling fountain for envelopment or placid pool for repose.

There is such infinite variety in the manner by which pools may be incorporated into the garden scheme that one may not dwell here upon the modus operandi and explicit instructions are obtained satisfactorily from handy text books. But it is merely the gardening thought for the week that we consider the possibilities for introducing this acquisition to the garden or, already possessing one, leisurely contemplate the taste of others with their attendant suggestions.

The glorified pool at Hatley Park, Victoria, is really a small lake but Mrs. Dunsmuir has created a garden feature so beautiful—it is a

masterpiece of painting in its colour scheme and a poem of rhythm in its line—that one turns to it as the water-garden supreme in Canada. Its shores studded with Pink Pearl rhododendrons beyond which are mauve vistas of Wisteria; its fringes of deep purple Iris drooping upon the peeping blue of rock-plants; black bridge and pavilion touched with gold; and gold-green the foliage of rare trees and shrubs. It is doubly beautiful as the theme is repeated in reflection.

Quite different in its formality of treatment but lovely in its conception of an attribute to the terrace adjoining the house, is the long pool in the famous Butchart gardens. Mrs. Butchart has designed the central feature of a formal garden with such expert skill that the grace of ground-planting softens without detracting from the dignity. In Spring, pastel tulips are embedded upon blue forget-me-nots and glistening white trellises await the roses which enshrine the statuary. It is an airy-fairy spot where butterflies poise entranced and beauty itself is enmeshed in the sunbeams.

Sometimes pools cater to a severe borderline—such is the chaste surround of marble banding the pool of the front terrace at Ardwoold, Lady Eaton's town house. It relies on its translucence as an ornamental asset. Stone paving creates a less staid background where mosses and the tiniest rock plants creep and flagged stones on which stand huge urns of scarlet flowers make a delightful frame to the Italian water garden at Bagshot, the Berkshire seat of H.R.H. the Duke of Connaught. Willow trees lend themselves as the most appropriate for embellishing water scenes and His Royal Highness (whose popularity for trees is well-known) has two beauties drooping from either end of the colonnade that provides shade-shelter at one end. For where there is a pool so there must be a resting-seat to linger.

Bridges, most minute, are often amusing accessories of informal pools where Nature is imitated and their reflection, when painted white, is a delight. The arch of their curves is attractive when in conjunction with the sweep of turf which edges natural pools. Sward, trimmed to the water's edge and unbroken except for clusters of flowering shrubs, is an effective feature even in the most pretentious garden and distinguishes those glorious gardens of the Hon.

Vicary Gibbs that have made Alderham famous.

But perhaps—if there is one fact that may be applied to all formal pools—is irrespective of their style—it is that their size be nicely proportioned to the space surrounding them—that they look neither too large nor too small for the pleasing ornament that they are destined to be.

#### WEEK-END NOTES

(Continued from page 17)  
shamed and shivering to join his quaking companion.

Near Aberdeen a Scotchman finding his barn afire plunged in to save his cows. He got all safely out but one and returning for her was overcome by the smoke. The cow however rushed past him in a panic and the Scot revived sufficiently to make a frantic grab at her tail to which he hung on quite literally for dear life while the poor cow rescued them both. He was unable to milk her for three days.

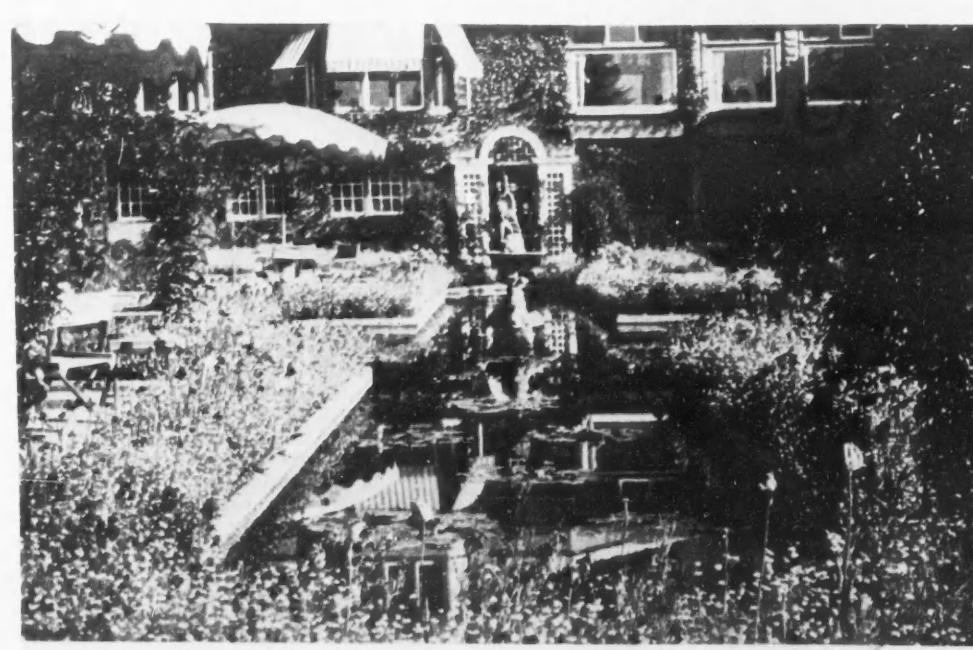
#### Well Done

**T**HE season for golf stories having arrived we contribute this from London. Mr. George Oke, the English golf professional, is attached temporarily to the sporting goods department of a large London store. His job is to give hints to any shoppers who appear interested. One day being disengaged he approached the nearest of two ladies who were handling some clubs. "Do you want to learn to play golf Madam?" he asked. "No," she said, "it's my friend who wants to learn. I learned yesterday."

Monks all over the world are noted for being fond of fish," says a writer. Out of the frying-pan into the friar.—*The Humorist (London)*.

Law enforcement in Chicago will receive its greatest impetus when crime becomes as dangerous as parking alongside a fire hydrant.—*(Ga.) Times*.

Now that automobiles are being built with musical instrument attachments, we'd like to have one built like an accordion, for parking purposes.—*Southern Lumberman*.



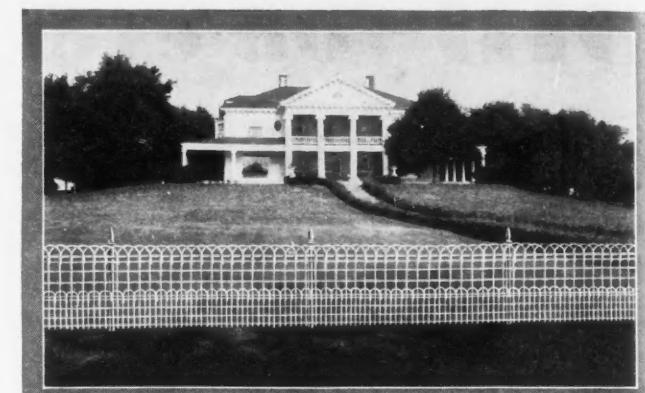
A Lily pool ornamenting the terrace of Mr. and Mrs. R. P. Butchart's gardens at Victoria.

## TEMPTING TO THE TASTE



There is a fragrance to Salada which only skilful blending can produce.

**"SALADA"**  
TEA  
*'Fresh from the gardens'*



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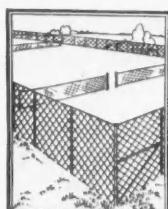
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## Sani-Flush

CLEANS CLOSET BOWLS  
WITHOUT SCOURING

In some parts of the country, the finding of a four-leafed clover is said to denote a forthcoming marriage. In others, it is said to bring good luck.—*The Humorist*.

Crime films are reported to be losing their appeal in America. Audiences prefer something different from the incidents of everyday life.—*Punch*.

The right of way  
Was his—he knew it—  
But a fast car  
Just beat him to it!  
—*Cincinnati Enquirer*.



A "robe de style" in pink, black and blue taffetas. From Lucile.

## MAKING THE MAN

by NORMAN JOHN

YOUNG business and professional men are accepted as arbitrators of male fashion, provided that they represent the "Style Starting" class. This group accepts a common leadership and style scouts produce a remarkable similarity in style information from them. There is an added group, however, that follows a trend of its own. This group represents the young university men and they are somewhat a law unto themselves. As a factor in fashion matters they are important.

The dress of university men lacks the formality and adds a sporting touch, a combination not to be seen among the former business and professional styles. Where the man of prominence in the city prefers a worsted cloth suiting, the university type insists on tweed. The city man wears conventional headwear; the university man will don a beret, a sports hat or just simply go bareheaded. Canadian fraternity men usually adopt a compromise between what is standard custom in some of the larger Southern university towns and what is conventional at home.

Talking the matter over with some prominent fraternity men, I had the situation stated something like this:

"It is partly true to say that we university men have a style of our own. We do not follow any established trend, but for the most part we select clothes that are easily cared for and that possess something of a sporting air. Coonskins are worn in large numbers in the winter and we do go bareheaded in the summer if we like; we do wear tweeds but not many novelties are appreciated in this country."

This summer, the younger crowd will wear light toned grey and grey-green tweeds. Coats will be finished with set-in pockets in moderate numbers, with patch pockets preferred. One smart young chap noted recently was wearing a fancy checked waistcoat with a grey tweed suit. He had a tab collar-attached shirt worn with solid colour tie. If you have not seen the tab collar, it is simply a shortened point design with buttons on the under fold which fasten through, holding both collar and tie in position.

Young university men will advance a little farther on the road to extremes than will the Wall Street type. Trousers cut much higher in the waist are widely favoured, and waistcoats are considerably abbreviated as well. The higher waisted trousers are full from waist line to knee allowing a full wide drape. A preferred waistcoat style for this effect is buttoned high and shows longish points. Double breasted coats are meeting with just a mild acceptance.

It would be quite impossible for me to attempt anything like a full consideration of sports wear among university men. Trends are interesting however, as these men appear so frequently in sports



## Beautiful isn't it?

These modern colors★ are so lovely and so easily applied. The cost—my dear, I enamelled all this furniture for \$2.45

AND she touched up the veranda floor, the pillars, and many of her possessions of which she was a bit ashamed, for very little more. Her house is now the envy of her friends. Crown Diamond paints and varnishes save so much extra work too, in keeping the place clean. They are so easy to apply, and so economical, that it is a pleasure to make a home bright and healthy with them. You have a choice of all the modern colors.

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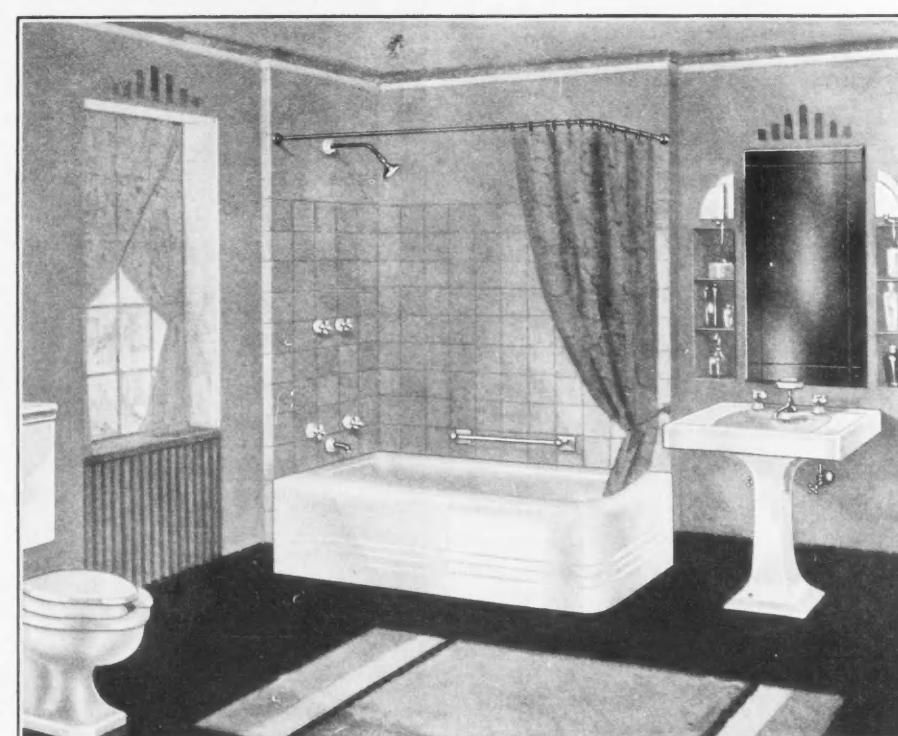
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This design is particularly well suited to the simple lines of the modernly designed Bathroom itself.

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PLUMBING FIXTURES



## THE SOCIAL WORLD

(Continued from page 19)

Hon. N. A. Belcourt, Miss Beatrice Belcourt, Mr. A. E. Fripp, Miss Freda Fripp, Mr. and Mrs. W. D. Irwin, Captain and Mrs. G. H. Wattsford, Mrs. W. B. Northrup, Mrs. Jack Hughson, Mrs. Stuart Grant, Mrs. Hugh Grant, Mrs. E. J. Chambers, of Montreal; Mrs. Charles Sheard, of Toronto; Miss Sylvia Smellie, the Misses Mary and Lorna Blackburn, Miss Betty Birkett, Miss Katherine Scott, Colonel Fraser Hadley, Colonel George Patterson Murphy, Mr. J. A. Ritchie, Mrs. N. J. Slater, Miss Marjorie Eliot, Miss D. Bliss, of Guelph; Mr. and Mrs. George Perley, and others.

The garden party given by the Countess of Ashburnham at her residence in Fredericton was a very delightful event. About 250 guests were present, delegates of the International and Canadian Branches of the Kings' Daughters and their friends, predominated. Receiving with Lady Ashburnham were Mrs. Leibert and Mrs. C. A. McVey, the president of the New Brunswick Branch. Several young women assisted the hostess in entertaining the numerous guests.

The Right Hon. the Prime Minister was host at a delightful dinner party given in the Quebec suite of the Chateau Laurier, in honor of the members of the choir of Chalmers Church who sang at his sister's wedding. Mr. Bennett received the guests, about fifty in number, and Major and Mrs. W. D. Herridge were present. Mrs.

Woodside, wife of the Rev. J. W. Woodside, of Chalmers United Church, was among the guests, and also Mr. Wilfred Coulson, the organist of the church and Mrs. Coulson.

Mrs. Claude Bryan entertained at luncheon at 3 Gloucester Square, London, England, for Mrs. Ferguson and Mrs. Noxon. Among the guests were Countess Meath, Countess Hardwicke, Countess Jellice, Lady Riddell, Lady Greenwood, Honorable Margaret Best, Lady Badgerow, Mrs. E. R. Peacock, Mrs. Ernest Stuart and Mrs. Gerald Jackson.

Lady Perley of Ottawa, was hostess at a charmingly arranged tea for sessional visitors and other Ottawa guests. Mrs. Hugh A. Stewart, Mrs. C. H. Cahan, Mrs. H. H. Stevens and Mrs. T. G. Murphy presided at the attractive tea table, which was dainty with roses and daisies, and the ices were cut by Mrs. R. J. Manion.

Equestrian and equestrienne combined to make the first day of the Montreal Hunt Club's horse show an attractive display.

There were the gymkhana events for younger exhibitors and riders whose efforts brought applause and admiration from the gallery. There were the ever-interesting hunters' classes, the presentation by a squadron of Montreal police mounted on eighteen sturdy steeds, and the open jumping with performances only to count.

Capt. Stuart Bate's R.C.D.s entry took first and second in the open

jumping, "Golden Gleam" winning the event with "Chancellor" a close runner-up. Adelard Raymond's "Sonny" was third and Major M. Drury's "Bertha" fourth.

Mrs. A. T. Paterson's "Keodore" took the blue ribbon in the ladies' hunters, keeping her good record of last year.

Miss Audrey Shearer, riding Miss Betty Ogilvie's "U-Face" won the suit-case race handily for the third year in succession.

The Hon. George S. Henry and Mrs. Henry were host and hostess to a huge family party at "The Island" which is quite near the residence at Oriole. The gathering brought together the descendants of the Mulholland family of the last hundred and fifty years and was a jolly affair despite the downpour of rain. The Premier and Mrs. Henry received in a gay little tent draped with flags. Mrs. Henry wore a mauve flowered chiffon, long embroidered black coat and black hat. Miss Norah Henry was in buttercup yellow and large hat with a white coat and Miss Helen Henry in a pink flowered chiffon, beige hat and long brown coat.

His Honor, the Lieutenant-Governor, and Mrs. W. D. Ross, the latter in a black frock, small swathed turban and wrap of black and gold, were greeted by Premier and Mrs. Henry as the band, in a nearby tent, played the National Anthem.

In one long tent, where tea was served, the table was fragrant with lilacs, steaming hot tea and coffee, and a plentiful supply of sandwiches, cakes and ice cream.

Later the guests wended their way up the hill to the two big barns where a dance was held and supper took place.

Besides the "family clan" a great

many friends braved the elements, among them were Dr. and Mrs. F. N. G. Starr, Canon Cody, Col. and Mrs. Hunter Ogilvie, Col. D. O. MacKay, Hon. J. D. Monteith and Mrs. Monteith, Hon. James Spence and Mrs. Spence and the Hon. Lincoln Goldie and Mrs. Goldie.

### Marriages

The marriage of Elizabeth, daughter of the Rt. Hon. C. J. and Mrs. Doherty to Mr. Jean Morin, son of Mr. Joseph Morin, K.C., and Mrs. Morin, took place at the Church of the Ascension Westmount. The Rev. Father Marcus Doherty, S. J., brother of the bride, officiated at the ceremony. Snap-dragons, pink roses and stocks were used in decorating the church intermingled with palms and ferns.

The bride, who was given in marriage by her father, wore a gown of pale green flowered chiffon, green straw hat and green gloves and slippers and carried yellow roses. Mrs. McMurrich, mother of the groom, was gowned in orchid lace, large straw hat and she carried lily-of-the-valley and orchids. Mrs. G. A. McKee, grandmother of the groom, wore black and sand chiffon, black lace hat and carried a bouquet of cornflowers. Mrs. George Eakins, the bride's grandmother, was in black lace with touches of pink, a black hat and carried a sheaf of pink roses.

Following the reception the young couple left for a motor trip, the bride travelling in a printed silk frock in tones of yellow and brown with a yellow tweed top coat and small brown hat. Mr. and Mrs. McMurrich will on their return reside at 3 Garfield Avenue, Toronto.

A pretty wedding was solemnized at St. Anne's Anglican church amid a profusion of white lilacs, palms and ferns, when Isabel Elaine, daughter of Mrs. R. C. Rogers became the bride of Mr. Douglas B. Goodman, son of Mrs. Charles Goodman and the late Mr. Goodman. The Rev. Canon Skeffington officiated.

The beautiful bride wore a lovely gown of pale pink point despris over pale pink taffeta with a true-lover's knot of blue velvet ribbon falling in long ends. Her hat was of pink with tiny blue ostrich feathers trimming and she wore pale pink lace mittens. Her bouquet was of sweethearts roses and lily-of-the-valley and she wore the gift of the groom, a platinum ring set with diamonds and sapphires. Miss Phyllis Rogers was maid of honour, wearing a frock of buttercup yellow net with short yellow taffeta jacket, yellow mittens, and carried deep purple lilacs.

The groom was supported by Mr. Gordon Moore and the ushers were Mr. A. W. McMullen, Mr. Douglas Staynes and Mr. Phillips Miller.

Following the ceremony a reception was held at the home of the bride's mother, Forest Hill Road, who received wearing a gown of evening glow chiffon, with black baku hat faced with pink and carried pink roses. The mother of the groom received with Mrs. Rogers, wearing a black and white chiffon dress, black hat and carried talisman roses.

The bride's class mates of the senior dietitian class of the central technical school made the wedding cake for her. It was a three-tiered one, beautifully decorated with roses of white icing and silver leaves.

After cutting the cake, the happy couple left for a trip to Maine, the bride travelling in a powder-blue basket weave cloth suit with brown hat and accessories. On their return Mr. and Mrs. Goodman will reside in Toronto.

A quiet wedding of much charm was solemnized in Montreal when Gwendolen McLachlin, younger daughter of the late Rev. Dr. W. T. Herridge and the late Mrs. Herridge, of Ottawa, was married to Marcel Jean Staiger, of Montreal, son of the late Mr. Jean Francois Staiger and Madame Staiger of Geneva, Switzerland. Rev. Leslie Pidgeon, of Erskine church performed the ceremony.

The bride, given in marriage by her father, wore a gown of ivory satin, the skirt very long draped in Chantilly effect. Lovely old rose point lace was used for the front of the bodice and top of the sleeves which were long, extending over the hands in a deep point of lace. The long full train was cut on circular lines and lined with palest pink chiffon. Her veil of tulle was caught with orange blossoms and pearls and she carried a shower bouquet of orchids and lily-of-the-valley.

Miss Margaret Hunt was maid of honour, and Miss Dolly Macintosh, Mrs. John Oliver, Mrs. John Kent and Miss Jean MacMurrich were the

bridesmaids. All the attendants wore gowns of white crepe romaine, tightly fitted hipline and long full skirt finished with a narrow quilling. The bodices had a draped fichu effect edged with quilling and they wore large pink straw hats and mittens of crepe and carried pink roses and white bouquets.

Mr. Harry Wilson was best man and the ushers were, Mr. Bud Southam, brother of the bride, Mr. Clare Northey, Mr. Halden Meek, Mr. Bob McMurrich, Mr. Nelles Starr and Mr. Gordon Rolph.

After the ceremony a reception was held at the home of the bride's parents, Teddington Park Boulevard, which was a bower of roses, peonies, iris, snapdragons, tulips, smilax, tall ferns and palms.

Mrs. Southam, mother of the bride, received in a handsome gown of pale green flowered chiffon, green straw hat and green gloves and slippers and carried yellow roses. Mrs. McMurrich, mother of the groom, was gowned in orchid lace, large straw hat and she carried lily-of-the-valley and orchids.

Mrs. G. A. McKee, grandmother of the groom, wore black and sand chiffon, black lace hat and carried a bouquet of cornflowers. Mrs. George Eakins, the bride's grandmother, was in black lace with touches of pink, a black hat and carried a sheaf of pink roses.

Following the reception the young couple left for a motor trip, the bride travelling in a printed silk frock in tones of yellow and brown with a yellow tweed top coat and small brown hat. Mr. and Mrs. McMurrich will on their return reside at 3 Garfield Avenue, Toronto.

The bride, given in marriage by her brother, Major W. D. Herridge, Minister to Washington, wore a Latvian model of brown crepe, the coat opening over a dress of white and brown printed crepe, with hat and shoes to match.

A small reception was held, for the members of the family, at the home of Mrs. Kenneth McLachlin, and late Mr. and Mrs. Staiger left for a motor trip and will spend some time at the camp of the bride's brother, Major Herridge.

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"My dear, we've kept you awfully late."

"Oh, no matter, my Pontiac fairly slides through traffic!"

**W**Omen, as well as men, are learning that Pontiac's performance is as satisfying as its beauty is pleasurable. And we believe that it isn't only the apparent things which are winning so much favor for Pontiac Six.

Such things as big, spacious bodies . . . handsome lines . . . glittering finish . . . ample power . . . snappy pick-up . . . these you observe immediately.

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Throughout chassis and body there are literally scores of points where better things . . . the results of thought and care and extra quality . . . lie hidden. All you will ever know about them is their results. These you can readily learn by talking with owners . . . and by seeing and driving the car. After all, that is the best way to find out what General Motors value really is.

And after you've driven the car, you will find that it is easy to buy through GMAC, and that the General Motors Owner Service Policy assures your continued satisfaction.



MISS JANE MASON  
Who will take the part of Etain in "The Immortal Hour".  
—Photo by Freeland.

**No Better Berry**

By SUZETTE

IF YOU are an amateur gardener the untidy state of the strawberry bed can be rather a comfort to you, for even the best people—gardeners—point with pride to what looks at a distance like a home for lost weeds, and tell you that the berries are doing well this year. The stray berries certainly stay, and I don't know why we didn't keep on calling them that, instead of changing the Y to a W, and so hitching up the juicy fruit with straw, which not even a horse regards as first class food. Dr. Boteler, who died away back in 1621, had the right idea about strawberries when he said

"Doubtless God could have made a better berry, but doubtless God never did." Even in the Elysian fields, in between bouts of harp playing I can't think of better refreshments. In "Green Pastures" by Mark Connolly the famous play with an all negro cast still playing to packed houses in New York, the angels enjoy a fish fry and custard, but I hope to have strawberries and cream served by a cherub.

There's nothing new under the sun. Queen Elizabeth's complaint about the habits of the sellers of strawberries in her time is equally true of the Italian vendor today. "Strawberry wives lay two or three great strawberries at the mouth of their pot, and all the rest are little ones" said the Queen. The only comfort is that

sometimes the big ones taste a bit woody. I believe if you are a real strawberry connoisseur that you take the fruit neat without sugar or cream. In fact I have seen gardens in England with a sign hung out. "6d. Pick and eat all you can." Then having paid, you crawl under the nets and fall to. I prefer the fruit cool from the ice and the thicker the cream the better, but this may be heresy.

**W**HEN you have tired of the berries served whole with cream, which is almost an impossibility, there are some other things you can do with them. Either make or buy eclair shells. Whip half a pint of cream and add two teaspoonfuls of sugar, a little vanilla, a few drops of lemon juice, and one cupful of strawber-

ries cut up in small slices. Fill the eclairs with this mixture. Meringues are an alternative to the eclairs. Custard is usually considered a nursery dish, but when you add cream and strawberries the result is different. Make a custard by beating the yolks of four eggs, adding three tablespoonfuls of sugar, one cup of milk, and a few drops of vanilla. Cook this in the double boiler until it thickens then strain and chill it. Whip half a pint of cream, and mix it with the beaten whites of four eggs and one tablespoonful of sugar. Add the custard slowly to the cream mixture. When this has been mixed stir in two cupfuls of strawberries and chill the dish well before serving it. A strawberry shortcake can be improved by using Devonshire

cream, which can now be so generally bought. Mash the strawberries and mix them with the cream to make the filling, and to cover the cake. An unusual combination is that of oranges and strawberries, but when the new tariff comes into force oranges will be more of a luxury than strawberries. Take a boxful of strawberries and cut them in halves. Skin and divide two oranges removing all the white inner skin from the sections. Cut each section in half and mix the oranges and berries together adding sugar. Pour over the fruit a wine glassful of white wine and two tablespoonfuls of brandy, and let the dish stand for an hour before serving it.

It's a pity that in Canada where wild strawberries grow so freely that we do not make more of them. The tame ones are very fine, but they haven't the flavour of the wild variety. Europeans recognise the wild ones as the strawberries de luxe, but here you only get them when an enterprising child comes to the back door with a tin pail. I remember having wild ones for supper at the Berkeley in London once. They were so delicious that ever since I've been hoping to meet them again.

"So Ethel returned your engagement ring?"

"Yes, she mailed it to me and she had the nerve to paste a label on the outside of the package: 'Glass, handle with care'."—*Advocate*.

## GOOD FOR

# Young Tummies



JUST after they grow out of the high-chair, you can introduce your children to a wonderful and healthful drink—Canada Dry, The Champagne of Ginger Ales.

No other ginger ale is so fine for the children. There is a friendliness to this sparkling liquid that captures a child's fancy. Its gay bubbles, its lovely frosted-gold colour, and its wonderful flavour are a constant delight. And you can always be sure of one important point when you buy Canada Dry. There is no purer ginger ale.

*An exclusive process*

For years this fine old ginger ale has been served in hospitals in Canada and the United States. For in it, the virtue of the pure Jamaica ginger root is retained by an exclusive process. For many years, the ultra-violet ray has been used to insure the absolute purity of its water. And a secret process of carbonation gives it a lasting life and sparkle. These are the reasons why no other ginger ale has ever equaled it for purity and healthfulness.

You will find it very handy to buy the carton of six or twelve bottles of Canada Dry. For it will save you time and trouble when the children are clamouring for "something good to drink." Particularly after school and play or just before going to bed . . . times when you are apt to be very busy yourself. And of course, serve this delicious ginger ale at your dinners and parties.

**CANADA DRY'S SPARKLING SODA**

Have you tried this delightful new table water of Canada Dry's?

It is sparkling, crisp and always delicious.

*A CHOICE OF TWO SIZES*

Whatever the occasion may be, there is a size of The Champagne of Ginger Ales admirably suited to it. For Canada Dry has recently introduced a new size—the "magnum" containing five full glasses—to go companionably with the familiar "12-ounce" size. Choose the one which brings you the greater convenience and economy.



ENGLISH NEWSPAPER MAGNATE IN CANADA  
Viscount Rothermere, with his nephew Sir Hildebrand Harmsworth, Bart., photographed in the Empress of Britain, on their arrival at Quebec.

## SOCIAL CALENDAR

### Engagements

The engagement is announced of Count de Cardillac of Montreal, son of the late Marquis and Marchioness de Cardillac of France, and Miss Gilberte Christian, daughter of Mr. and Mrs. Adolphe Christian, and granddaughter of the Hon. Mr. Justice Eugene Lafontaine.

The engagement has been announced of Mr. Ronald Scott-Moncrieff, son of Mr. and Mrs. Scott-Moncrieff and Miss Lois Gale, second daughter of the late Brigadier General Gale and Mrs. Gale, of "Bardsley", Mount Newton, Victoria, B. C. The wedding will take place in July.

The engagement is announced of Mr. Thomas Michael Burns, only son of Mr. Patrick Burns and the late Mrs. Burns of Calzay and Millicent Elizabeth only daughter of the Honourable Mr. Justice W. C. Ives and Mrs. Ives. The date for the wedding has not yet been announced.

Mr. and Mrs. Herbert Bryant, Halifax, N.S., announce the engagement of their daughter, Lesley Frances, to Humphrey, son of Mrs. Kesteven Balshaw, of Toronto, and the late Pass Balshaw of Bexhill-on-Sea, Sussex, England. The marriage is to take place June 30th.

The marriage of Miss Pauline Roy, daughter of the late Hon. Mr. Justice Ernest Roy, to Mr. Robert Blater, son of Mr. and Mrs. G. B. Blater, of Berne, Switzerland is to take place at St. Domingue Church on Tuesday, June 16th.

The engagement is announced of Mr. Craudur Martin, son of Mr. Kivian Martin, of Hamilton, and Alida, daughter of Mr. and Mrs. J. R. L. Starr, of Toronto. The marriage is to take place the end of June.

Colonel and Mrs. A. T. Hunter, of Indian Road, Toronto, announce the engagement of their daughter, Lucy Howard, to Mr. John Clifford Harrington, son of Mrs. Harrington and the late Mr. G. T. Harrington of Weston. The wedding is to take place quietly in Alhambra church June 19th.

The engagement is announced of Miss Dorothy Jarman Embury, daughter of Dr. A. T. Embury M.P., of Bancroft, and the late Mrs. Embury, to Rev. J. H. Creggan, son of Rev. Canon A. H. Creggan of Gananoque and the late Mrs. Creggan. The marriage is to take place on June 30th in Bancroft.

Mr. and Mrs. F. J. Whitmore, Stratford, Ontario, announce the engagement of their only daughter, Cecily Goodgame to Mr. Herbert Spencer Gowan, only surviving son of Miss Gowan and the late Dr. W. C. Gowan, Toronto, and the great nephew of the late Lieutenant Ogle R. Gowan. The marriage is to take place quietly the latter part of June.

### Travellers

The Countess of Haddington, of Mellerstain, is coming to Canada to represent Lady Haig in visiting the Women's Legion in Canada.

The Honourable Frank Stanfield, Lieut-Governor of Nova Scotia, is spending six weeks visiting in England and on the Continent.

Commander H. B. Taylor, R.N., formerly of Ottawa, has arrived from England and is in residence at the Roxborough, Ottawa.

Lady Watson, of Quebec, is returning from several months' stay on the Continent.

Colonel and Mrs. Ian Sinclair and their son of Toronto, have taken a house on Chippawa avenue on the Island for the summer.

Mrs. E. H. Scott, who for the last six months has been visiting her daughter, Mrs. Murray and Commander Murray, S.N.O., in Victoria, B. C., spent a few days in St. Catharines with her brother, Hon. J. D. Chaplin and Mrs. Chaplin before sailing on June 5th for her home in England.

Sir Francis Lindley, British Ambassador to Tokio, who arrived in Canada by the "Empress of Britain", spent last week as the guest of Sir William and Lady Clark in Ottawa.

Lieut-Col. and Mrs. W. H. Owen of Montreal, have returned after spending the winter at their residence in Santa Barbara, California.

Sir Andrew Macphail, of Montreal, is spending a few weeks in Prince Edward Island.



ELIZABETH, BARBARA AND GEORGE

Daughters and son of Mr. and Mrs. C. M. Muttleby of Mandeville, Jamaica, B.W.I., formerly of Winnipeg. Colonel and Mrs. Lee Redman of Calgary are uncle and aunt to this attractive trio.

—Photo by Harold H. Taylor.

## No Charge for INITIALLING— No Charge for CABINET—

EATON'S Makes Big Special Offer — For June Only — for Presentation and Family Presents of Sterling and Silver Plated Flatware.

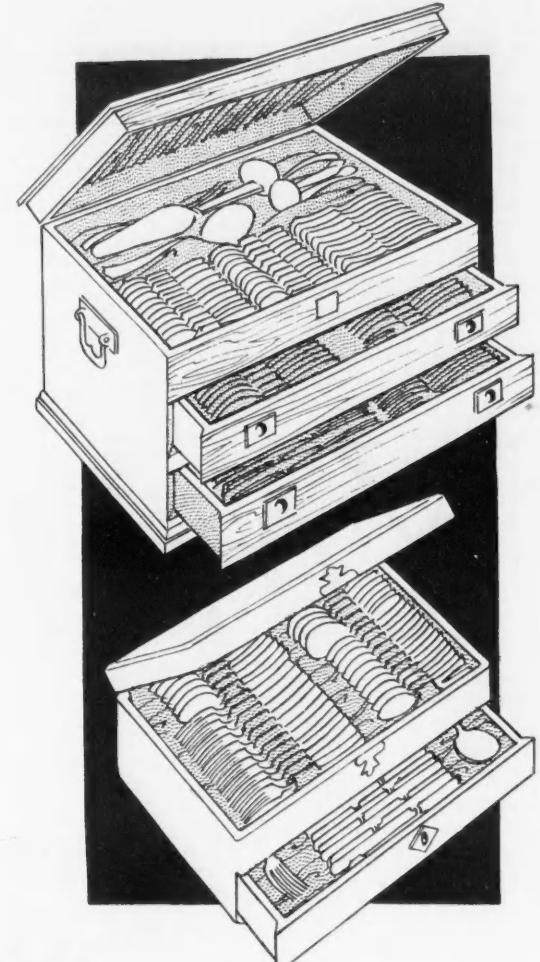


There are patterns for every taste—from classic simplicity in "Tudor" to the handsome scrolling of "Dorothy Vernon." With "Silhouette" and "Deauville" for brides who've gone modern. In short, the smartest patterns in our department.

THE OFFER applies to sets of 26 or more pieces of flatware in STERLING SILVER or the better qualities of SILVER PLATE—for THE MONTH OF JUNE ONLY.

THE CABINETS are of solid walnut or mahogany in tray-drawer design.

THE INITIALLING may be in any of several styles—one letter to each piece.



THE T. EATON CO. LIMITED  
TORONTO  
CANADA

### FAMOUS ST. LAWRENCE-SAGUENAY CRUISE

*A CRUISE  
... that Refreshes  
both Body and Soul*



THERE is a near north country where the clean, pine-laden air sends your spirits soaring. In luxury you will see its primeval majesty and its quaint and happy native life. Old French-Canada beckons you.

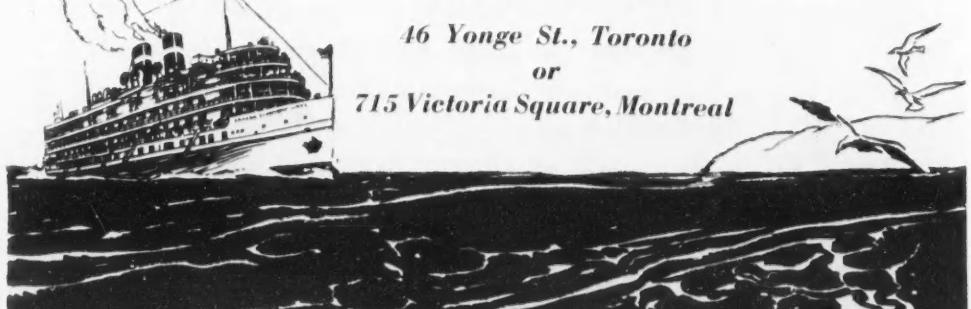
White steamers, trim as yachts and comfortable as ocean liners, lie with steam up awaiting your commission. The wide St. Lawrence River is your cruising ground, the distant Saguenay your goal. Embarking at Toronto you will sail

the length of Lake Ontario, nose in among the Thousand Islands, shoot the famous St. Lawrence Rapids, visit Montreal, historic Quebec, fashionable Murray Bay, the quaint settlement of Tadoussac and the gorgeous reaches of the Saguenay River.

Write for illustrated folder, *Niagara to the Sea*, which describes in detail the pleasures of this wonderful vacation cruise.

For full information, rates and reservations,  
apply to your Travel Agent, or

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CANADA STEAMSHIP LINES

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Section III

# SATURDAY NIGHT

BUSINESS

FINANCE

GOLD &amp; DROSS

INSURANCE

THE MARKET

Safety for  
the Investor

TORONTO, CANADA, JUNE 13, 1931

P. M. Richards,  
Financial Editor

## WANTED: A NEW CONCEPT OF WAGES

### Purchasing Power Already Insufficient to Absorb Output of Present Capital Equipment—Wage Payments Increase Consumption, Not Equipment

By JOHN COLLINGWOOD READE

**P**ROBABLY the most significant and important question which looms up on the difficult path of reconstruction is the question of whether wage rates should be maintained or reduced. This question demands an immediate answer but is fraught with many weighty considerations.

A large body of opinion is rolling up in support of the doctrine of wage reduction and, because such a doctrine makes a ready and obvious appeal to those who have it in their power to make it effective at any time, it should be subjected to the most earnest scrutiny before being allowed to pass unchallenged.

The arguments used in support of wage reduction may be briefly stated as follows:—First, that real wages having risen proportionately with the fall of prices, nominal wages could be reduced without affecting living standards. Second, that high wages and low prices leave small profits, consequently capital is not attracted into fresh enterprise. Third, that a high scale of real wages is of no use to the unemployed, but that larger profits would attract capital to provide employment.

These, at first glance, seem formidable arguments, but their effectiveness becomes impaired when it is shown that they are based on a false conception of the nature of wages, an erroneous notion of what constitutes the function of capital and a misconception of the fundamental causes of unemployment.

It can be shown that this is the case, and the argument can be supported by citing a fact familiar to all, namely, that the very prosperity from which we so lately suffered was built on the same relation of prices to wages which is now proposed—and it confounded itself in seven years. We surely do not want to gather the sorry fragments of our late lamented "Castle in Spain" and re-fashion them, on the same plan, into another structure which will be similarly doomed.

**W**HY are we suffering from a depression? Because our capital equipment is comparatively idle. Why is it idle? Because there is no market for the goods and services it was designed to deliver. Why is there no market? Because there is already too much lying about unconsumed, and the distributing channels are clogged. Why is there so much usable material remaining unconsumed—don't people want it? Of course they want it, everyone wants more of everything, but it was not thought necessary to dis-

tribute the means of purchasing these commodities at the time we created them.

We distributed, in wages and salaries, the means of purchasing a small proportion of the commodities we created, and paid the rest as profits, to those who were well enough off, in most cases, that they had no

other use for this money but to invest it as capital;—this in spite of the fact that no provision had been made to buy the output of the existing capital equipment. No wonder capital assets have shrunk! No wonder plants have shut down! No wonder there is unemployment!

Unemployment is not the result of frightening capital out of industry by appropriating its dues as wages. Far otherwise. It results from attracting too much capital into industry by large profits which were paid at the expense of the very sinews which support it—mass purchasing power.

**L**ET us examine what is generally conceived to be the nature of wages. Wages are usually reckoned as an incidental cost of production which must be charged into the price and recovered from the consumer, in the same way as wear and tear on machinery. Of course the wage earner and the consumer are one and the same person and, at one o'clock on Saturday afternoon, the wages of the wage earner become the buying power of the consumer.

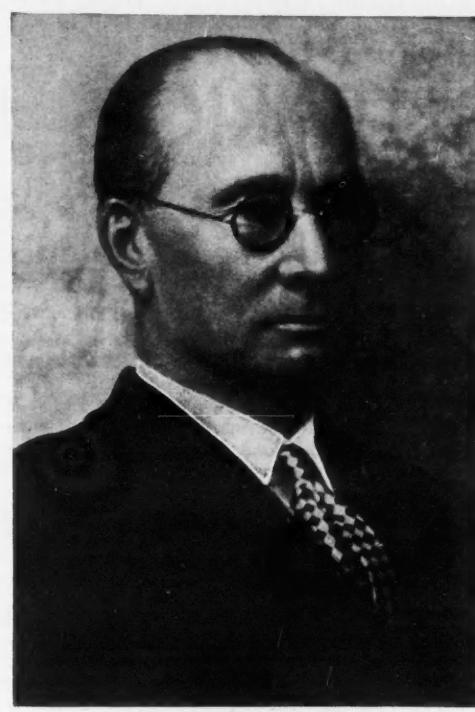
With what protest the producer pays his employees their wages as part of the inevitable burden of doing business! How eagerly, on the other hand, he charms the consumer's dollar from its reluctant pocket! Yet are they not the same dollar? And who put it in that pocket if not the producer?

Wages, salaries and profits which comprise all the money which is paid in respect of producing goods and services is nothing else but a method of distributing the means to absorb the output. It can be demonstrated, as a matter of fact, that all the money which is annually distributed as wages and profits is not sufficient to purchase the total amount output of industry at the prices which must be charged to recover costs.

The difference represents credit purchasing power for which there is no money distributed and is accounted for by the time lag between production and delivery. Our problem is to distribute this credit purchasing power, not to devise ways and means of restricting the present flow of purchasing power into the hands of those most eager to consume.

**C**ONCEIVE, if you can, an industrial era in which all the needs of mankind could be produced by automatic machinery so well constructed of such dur-

(Continued on page 27)



SEEKS READJUSTMENT

Edward Anderson, K.C., President of the Winnipeg Electric Company which has notified the Civic Finance Committee that it will be unable to pay the five per cent gross earnings tax for 1931. This is the latest move on the part of the company to obtain a readjustment of conditions which burden the tramway company under the present franchise.

—Photo by "Who's Who in Canada"

(Continued on page 27)

**STOCK EXCHANGES TO AMALGAMATE?**

### Consolidation of Two Leading Toronto Institutions Would Enhance City's Financial Standing—Highest Order of Management Necessary

By J. H. CRANG

**R**ECENT events in the world of finance have unquestionably provided further strong argument in favor of amalgamation of the two leading stock exchanges of Toronto and the substitution of one strong institution conducted upon the highest plane, to secure and hold the complete confidence of the entire Dominion.

While it is a reasonable premise that both present exchanges now flirting with consolidation would be able to prosper, even under present conditions, it appears to be the consensus of the best opinion in all walks of business life that such an amalgamation would lead to proportionately increased business and give Toronto a higher financial rank in the Dominion.

The main obstacle militating against the proposed consolidation—which seems to be dictated by all the rules of common-sense—centers around divergent opinions regarding the relative values of industrial and mining share spheres of brokerage activity. Both are probably of equal importance to the present and future of Canada, but it might be well to emphasize, here and now, that no nation in history has been as dependent for sustained prosperity as Canada upon the efforts of the prospector and, later, mine-financing.

Practically seventy-five per cent of the whole of the Dominion is at present waste land which can only be brought into productivity through the efforts, first, of the prospector and, secondly, of the promoter, both of whom have so far been supported almost wholly by the efforts of one of the exchanges concerned in the proposed consolidation.

It stands to reason that prospecting of this vast waste area and the probable bringing-in of many more producing mines means as much to Canada as any other single development. Upon it depends very largely the industrial fabric of the country and for that reason alone, if not for others more selfish, brokers handling all branches of finance should be ready to join hands for the common good.

**I**T HAS been popular in some quarters to sneer at the mining industry as highly speculative and beyond the pale of conservative investment. Let those who take this attitude study events of the past eighteen months. They will find that practically all classes of so-called "blue chip" stocks have declined enormously, while gold stocks, as a class, have alone resisted the downward pressure and, in fact, shown material enhancement. If they seek further, they will notice that Canada is now the second gold-producing nation on earth, second only to South Africa, another component part of the British Empire.

Is not that a position that should be maintained by

every legitimate effort of good business and loyalty combined, and is it not obvious that a stock exchange of national pre-eminence would contribute largely to that end? As the writer sees it, there is no other single factor that would help so greatly as an institution such as the proponents of consolidation visualize.

It cannot be emphasized too strongly that the whole scheme depends for complete success upon the character of the greater institution. Those who advocate the change bear this fact in mind and have carefully considered the requirements in all details. Strict listing requirements are an absolute essential and it is possible that some, perhaps a considerable number, of the securities now listed on both exchanges would be removed to the Curb section as unable to comply with the rigid requirements demanded. Such removal would indicate that demoted issues were not fully endorsed by the listing committee of the amalgamated exchange and would be a valuable guidance in meeting call loan standards.

Another prime requisite of any properly conducted exchange is that every particle of protection possible be hedged around the investing public. While the best interest of members would be borne in mind, they would be manifestly secondary to and wholly controlled by public necessities. No favoritism would be shown to any particular house or houses, but each would be treated strictly according to the rules, without fear or favor.

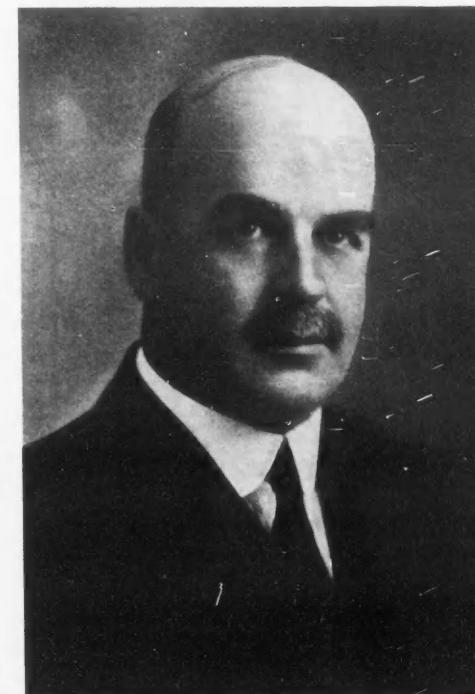
The manager of such an exchange must be a man of outstanding ability and integrity, one thoroughly grounded in all the intricacies of his profession, capable of adding new listings and extending every aid to corporations seeking such privileges. He would institute and maintain a statistical department of the highest order for the use of members, correspondents and the public. Expansion of the business and enhancement of the standing of the exchange would be his care, and to that end every ounce of his energy and experience would be devoted. Upon his ability, business sagacity and integrity would, in the final analysis, depend complete success.

**T**O COMMAND the unlimited confidence of the public in all walks of life, the larger policies of the exchange should be formulated by an advisory board consisting, say, of five or seven leading executive business men, preferably not brokers, representing all the major lines of industry, men who would bring varied experience to the aid of the exchange,

add to its dignity, and whose decisions would be accepted everywhere without question. They should be nationally known for their sound reasoning in financial matters—progressive, and of unimpeachable personal standing.

With these solid foundations laid and with the motivating machinery started, the next step would be increase of the volume of business in every legitimate way. While the suggestion of associate memberships has been a bone of contention in certain brokerage houses here in the past, it is generally be-

(Continued on page 31)



URGES SANE PROGRESS

Social legislation which proceeds too great a distance ahead of the normal development of a country contains a potential menace to national solvency in the opinion of Elmer Davis, retiring President of the Canadian Manufacturers Association. Mr. Davis warned against possible excesses, however worthy the motive, in his address before the C.M.A. convention at Victoria.

—Photo by "Who's Who in Canada"



**I**S BUSINESS at last on the mend? Have we really turned the corner at last? Does the recent price upturn mean that the long declines in security and commodity values are finished and that possibly we are now at the beginning of a major bull movement? If so, are not stocks a buy now? To the readers who are asking these questions I can only reply that many stocks are doubtless a buy now, because of the low prices at which they are currently selling in relation to intrinsic values and longer-term probabilities, but that unfortunately we have as yet no real ground for the belief that the course of business and security values is to be more or less uninterruptedly upwards from now on.

The jump in stock prices has had an encouraging effect and this improved sentiment has acted as a check on commodity price declines, but business has still too many strains to bear up against to justify the belief that all will be smooth sailing henceforth. For example, the second quarter earnings' reports which will be appearing soon can hardly fail to prove a dampener to any excessive optimism, not that there has been any notable supply of this latter commodity lately.

**N**EVERTHELESS, investors are entitled to regard the market improvement as indicative of better times to come. The change in sentiment it produced is significant. It is largely sentiment which makes business good or bad, and it has been demonstrated that the pessimism which has been so general lately has nothing like the grip on us we had supposed. We have all been feeling that the difficulties the world is laboring under are "the worst ever." Yet are they? It is an undeniable fact that in every previous depression we have believed the same thing. Probably many of my readers have seen references to the bulletin produced by Mr. William Scobey, a sales division manager for S. W. Straus & Co., in which are given some of the newspaper headlines current in the depression of 1907. They are astonish-

ingly like those we have been reading lately: "Stocks Tumble to New Low Levels"; "Heavy Selling in U.S. Steel—Directors Admit Falling Off of New Business"; "New York Central Fails to Earn Dividend"; "Whole World Fast Turning to Socialism"; "Disaster Coming—J. D. Rockefeller Warns Country"; "Only Shortness of Day Prevents Panic on Exchange", and so on. Yet the world survived. Not only did it survive, but the upturn in that year came (as upturns have a habit of doing) right at the time of the blackest depression, when responsible as well as irresponsible people were broadcasting their belief that the bottom was falling out of everything.

**T**HAT is, the visible upturn in 1907 came when it was least expected; actually, constructive forces had been operating for many months before their effects were visible. So, of course, it is with us now. Ever since the collapse of our over-inflated fabric in 1929 the forces which must ultimately reconstruct prosperity have been at work. We have heard this said so many times that for most of us it has ceased to have any meaning, especially as so far it has not been backed up by any obvious improvement in business, but it is none the less true. The machinery is now working—has been working for many months, which will sooner or later bring us back good times. Goods purchased in more prosperous days have been worn out but not replaced, debts have been paid off, savings accounts depleted in the 1929 crash have been rebuilt, industry has reduced costs of operation and increased efficiency, production for months past has proceeded at a lower rate than distribution, with the result that surplus stocks have been reduced to a minimum, credit is cheap and abundant and is ready to act as a powerful aid in the restoration of normal business activity, and building costs have sharply declined. All these indicate definite and substantial improvement in fundamental conditions.

**A**DMITTEDLY it is hard to maintain confidence in the face of the repeated disappointments and delays, but investors who manage to do so and put their faith in the inevitability of recovery from present depressed levels will eventually be richly rewarded. Not all stocks are a buy at even present prices, of course; nor is it wise to expend all one's investment funds on common stocks at even present prices; a proper balance should be preserved as between the different classes of securities, and some buying power reserved for possibly still more favorable buying opportunities later on.

**F**OR the investor in Canadian stocks who believes that, whatever the immediate future holds in store, business must recover in time, I would suggest consideration of the following: Bell Telephone, Brazilian Traction, British Columbia Power "A", Canadian Pacific Railway, Dominion Bridge, Dominion Stores, Ford of Canada, Imperial Oil, International Nickel, Lake Shore Mines, Loblaw Groceries, Montreal Power, National Breweries, Page-Hersey Tubes, Power Corporation of Canada, Quebec Power, Shawinigan Water and Power, Steel Company of Canada, Teck-Hughes Mines.





HARNESSING THE OTTAWA WITH A THREE-MILE DAM

With astoundingly little public conception of its importance or size, the second largest hydro-electric development in Ontario has proceeded practically to completion at Chats Falls on the Ottawa River, 35 miles north west of the Capital. Illustration shows the three-mile dam completed by the engineers to harness the flood and to form a lake which has completely submerged the former roaring rapids. The power house stands directly on the Interprovincial boundary, since the development is joint enterprise of the Ontario Hydro Electric Power Commission and the Ottawa Valley Power Company, a Quebec corporation. Power from the development, which totals 228,000 H.P. at present, will be available this Fall.

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## ONTARIO'S NEW POWER

Second Largest Hydro Installation Has Proceeded  
Quietly To Completion on the Ottawa River

By JOHN A. PALMERSTON

BEFORE the Ottawa river freezes over again, electricity from the dozen and more cascades by which the Chat Lake formerly tumbled into Deschene Lake will be used to light homes and turn factory wheels in Ontario, to say nothing of the purposes to which it may be put in the Province of Quebec.

Ontario's half interest in the second largest river in Eastern Canada is at last going to pay power dividends. And they are big dividends.

A preliminary installation of eight turbines will produce 228,000 h.p. and the ultimate Chats Falls development will be 280,000. That makes it next to Niagara, the biggest hydro electric plant in Ontario.

It is also the first power entente cordiale between Ontario and Quebec, an agreement between the two opposing principles of private and public ownership. The joint owners are the Ontario Hydro Electric Commission and the Ottawa Valley Power Company, a Quebec concern. As a mark of that interprovincial understanding, the power house bestrides the exact centre of the river.

This enterprise has been truly colossal in its engineering aspects. But there is about it something more remarkable than the fact that a mighty river 1,000 miles long from its sources in the Quebec hinterland to its junction with the St. Lawrence has been curbed by a dyke and bulwark over three miles long from bank to bank.

THE really extraordinary thing is that while this sensational interference with the forces of nature has been going on, the general public has been unaware of it.

The Chats chute has always been a little out of the world. On its banks the farmer's cabins were slow to follow the lumbermen's shanties. It had a big eddy but it always was a back eddy. The Sherriff family from Port Hope who in 1818 settled the Ontario shore more or less buried themselves in an inaccessible wilderness.

Despite the obscurity of the place in the past it is strange that the recent Chats Falls development has not made more noise in the world. It has made plenty of noise in its own vicinity.

Two hundred and fifty thousand pounds of explosives have been detonated in the course of gigantic burrowing into the river bed. And that has made a roar louder than Niagara.

If it has not been heard from end to end of the province, it is because Chats Falls though only 35 miles north west of Ottawa, is off the highway. The road to Arnprior by a big bend deserts the river. The Canadian National Railway which once paralleled it has in this section, been diverted inland for two and one-half miles.

The traffic on rails and pavement has thus rolled by without being aware that a few miles to the east, for the last two years, there has been in progress a great engineering drama, the taming of the shrewish Ottawa to docile electrical service for man.

fore completion would find that both his right of way and his canal bed had been swallowed up.

Even those who had seen the picturesque rapids but two years ago, so great is the present alteration, would scarcely believe the evidence of their eyes that the foaming chutes had been snuffed out like a candle flame. The Ottawa at a point where its uncurbed freedom was most rampant has now been tamed so that it is scarcely recognizable.

IT WAS not an easy conquest. The river did not succumb without a struggle and without many furrows in engineering brows. It was not one falls but many that had to be subdued. Their great width broken by numerous channels presented problems of a difficulty not often encountered in hydro electric developments.

When the builders first stood on the bank and gazed at their task they were almost out of sight of the key position, the half mile stretch of white water in the distant centre of the river. They had to build two steel bridges over two swift water channels and then carry their track by timber trestle over the shallower water between the islands that stood like stepping stones, before they could gaze at the main cataract and wonder how it could ever be turned off.

They did it by applying the tourniquet of a coffer dam to the flood. That drained it to channels nearer shore and bared the central bed of the river.

Over their standard gauge railway on the brink of the falls they transported building materials and machinery of a weight that totalled 500,000 tons. If King Canute had had an ammunition dump like this he would have been more successful when he commanded the ocean to retreat.

From the dump they pelted the river with cofferdams until it was forced to detour in shore. The cofferdams were wooden cribs from ten to thirty feet in depth which were sunk by being filled with rock. In these depths divers braced themselves against current as they scribed the river bed and spiked and fitted the plank sheathing to completely stem the flow.

What strength of materials was needed to defeat that current? That was a big mathematical problem. Another was the calculation of the excess flow from the main channel that would have to be drawn off by the four sluiceways in subsidiary channels. If these engineering mathematicians had proved wrong in their reckoning the bulwark of cofferdams would have been overtapped and the army of diggers and drillers and dynamiters feverishly hollowing out the bed of the stream would have been overwhelmed by a cataclysm like the deluge in the days of Noah.

It would have taken more than the finger of the heroic boy of Holland to have plugged any hole in that protecting dyke.

THIS unwatering of the site of the power house in Mohr (Continued on page 35)

# BRITAIN'S BANK RATE

**Chief Object of Recent Cut to Facilitate Conversion of National Debt to Lower Interest Rates**

By LEONARD J. REID

Assistant Editor of *The Economist*, London

ON THURSDAY, May 14th, the Bank of England lowered its rediscount rate to  $2\frac{1}{2}$  per cent., a low level which had not been reached since 1909. In the past twenty months Bank rate has been coming down from the level of  $6\frac{1}{2}\%$ , and it had been at what is usually regarded as the "cheap money" rate of 3% for a year and two weeks before this last reduction was made.

The rising Bank rate and its subsequent decline corresponds with the growing boom culminating in the Hatry crash in England and the Wall Street crash in America and the subsequent slump.

The previous cycle was that of the post Armistice boom and slump, when Bank rate reached 7% in 1920 and in the following two and a quarter years came down to 3 per cent.

The shorter time in which the last downward movement has occurred is a reminder of the greater degree of dislocation which has taken place in the present slump.

The events of the past few weeks culminating in the reduced Bank rate in London are full of interest. Banking administration is still carried on in an atmosphere of reticence and the motives of policy are still left as a matter for conjecture for those outside the chosen circle. Events must, perchance, be interpreted tentatively, but their sequence carries significance.

It was soon after the Governor of the Bank of England had returned from one of his periodical visits to the United States, that Bank rate was reduced in New York by  $\frac{1}{2}\%$  to the low level of  $1\frac{1}{2}\%$ . Other American Reserve banks outside New York either a little before or a little later came into line with lower rediscount rates.

Following the lower rate in New York the agreed Money Mar-



MOVES UP

C. C. Pineo, formerly Supervisor of South American Branches, of the Royal Bank of Canada with headquarters at New York, who has been promoted to the position of Assistant General Manager of the Bank with headquarters at Montreal. Mr. Pineo's banking experience has been extensive both in Canada, the United States and South America.

positis, as is customary after a reduction in Bank rate, they decided to make no change. This policy, needless to say, was pursued in co-operation with the Bank of England itself.

THE usual correlation between Bank rate and both Stock Ex-

change and general industrial activity is that with "cheap money" enterprise is encouraged and with dear money it is restricted. Now the present policy obviously aims at not passing on the full benefit of the reduced Bank rate and therefore not letting it have its full stimulating effect.

Considerations such as these, together with other portents, suggest that the chief object of the lowered Bank rate is to facilitate, first and foremost, the conversion of a large bulk of the British National Debt on to a lower level of interest rates. If this is done there will be an immediate annual saving to the State. It is hoped that this reduction of the burden of interest which the State has to face year after year, will itself prove a stimulus to industrial revival.

It is common knowledge that prices of all kinds of commodities have fallen and now this lowering of the price for borrowed money is a natural and inevitable process in the endeavour to restore equilibrium. It is noteworthy that a debt conversion operation is also pending in France. The sooner these operations are performed the sooner will money be available for an industrial recovery.

For this reason Bank rate in London at  $2\frac{1}{2}\%$  is a welcome sign. It must be remembered, however, that the gold standard joins all the Central Banks of the world together. To act successfully they must act harmoniously. Each reduction in Bank rate makes it easier for the gold reserves of that bank to be depleted, hence the need for friendly co-operation between the banks in this matter.

That this co-operation exists is one of the bright signs in the monetary confusion, and cautiously cheaper money is one of the successful results.



ENJOYS GOOD BUSINESS

Felix Lachenez-Heude, Assistant General Manager of the French Line for Canada and the United States, who states that the travel business appears to be better off than most industries. The French Line's business is sufficiently good to cause optimism for the future and the company has arranged an extensive series of cruises for the Summer and Fall months.

fulness is impaired for want of these very things.

THE producer naturally wants to know how this can be accomplished if he is to remain in business. It is evident that some way must be found, either to reduce his old costs, or to recover the new burden of cost represented by this enlarged payroll. He must do some of both, and distribute the burden of doing so as expediently as possible.

If we cannot distribute the fruits of labour, let us at least distribute the effort. Shorter hours and more hands would do that; it would do more—it would provide the very means we are seeking to redistribute purchasing power.

If more men were employed at the same wage to do the same work, the increased distribution of buying power would swell the demand for goods and the surplus which soon be consumed to the satisfaction and relief of everybody.

It is useless to pretend that industry could not stand this. There are millions of dollars' worth of consumable goods which their owners cannot dispose of and which are represented by figures on ledgers which are constantly diminishing, and there are thousands of people whose social use-

of labour, and fat profits and promotion booms for the proprietor. These means have been tried in the past and found wanting. It is a new and more moral concept of the function of industry in human society and industrialists who have not been trained in the sordid, special technique of flogging a

crippled horse to the more vigorous accomplishment of an ignoble sumed, put most of the burden task.

Unless the reasoning employed above is false, the proposal to outlook of the capitalist by creat-



FINDS BUSINESS GOOD

F. S. McNeal, General Manager of Kelvinator of Canada, who has announced that the Canadian company is currently experiencing the best business in its history. From Oct. 1, the beginning of the company's fiscal year, to the end of April, Kelvinator showed a 73 per cent increase in unit sales and for April a 48 per cent increase in dollar sales. At the present time the factory is two weeks behind with orders. A feature of interest is that the company is experiencing particularly good business in Western Canada.

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which surplus stocks are consigned, put most of the burden where it would not entail personal suffering and improve the ultimate

Unless the reasoning employed above is false, the proposal to maintain wage scales and, at the same time, use more hands for which would soon support his shorter hours would reduce un-capital assets at their value on employment, increase the rate at acquisition.

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and news of the other leading Gold Producers of Ontario, is contained in the current issue of The Mining Chronicle. This information is of timely interest to purchasers of Gold stocks.

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# GOLD & DROSS

Fraud Prevention and the Mines

Editor, Gold and Dross:  
I would like to make some comment on the workings of your Ontario Blue Sky Law, the Frauds Prevention Act. This kind of legislation is mighty good in intention but it works a hardship on the mining industry, because it hampers prospecting, development and the making of new mines. Admitted that the old days showed abuses, the new rules are so strict that the promoter is hamstrung before he starts. Also companies which were organized before this new law have not done any work since it became effective. They are unable to sell stock; after all the government permits betting at horse races, why not on mines?

—T. S., Montreal, Que.

The Ontario Security Frauds Prevention Act has done a lot of good directly and indirectly. Its function is preventive as well as punitive and by its mere existence it has hampered the activities of "high pressure" salesmen in this Province. Only one or two very individuals have attempted the sale of doubtful mining shares by doubtful methods here in the past year and they were promptly dealt with. I do not see by what process of reasoning anyone arrives at the conclusion that this is not good business for everybody concerned.

The Act does not prevent legitimate promotion nor the taking of the necessary chances in prospecting and the developing of mineral areas. The regulations may look strict to the man who was accustomed to the exercise of a free hand and a freer imagination but the honest promoter has nothing to fear. Ontario is anxious to encourage mining and those responsible for enforcement of the Act have the experience and the judgment necessary for the task of picking the sheep from the goats.

One more thing. The people of this Province are now awake to the danger of listening to the siren song of the salesman and are quick to invoke the help of reliable publications and the Government departments. This works out to the benefit of everyone concerned.

Editor, Gold and Dross:  
I have an idea which I have worked out and I would like to have your approval of it if you think it is a good one. I have a hundred shares of Massey-Harris which I carried right down. It didn't quite ruin me and I am just getting over the pain of my loss. My idea now is to pick up another hundred which would cost very little and then put the whole works away. I don't see how the stock can go much lower without disappearing and I think that when the company comes back I will have twice the chance of getting back my loss. Do you think this is a good plan?

—R. B., London, Ont.

I most emphatically do not. I think it is going to be so long before Massey-Harris "comes back" that I can see no attraction whatever in tying up money in its common stock. There will be ample opportunity to buy this stock when it becomes a buy. The company's future is directly dependent upon the world agricultural outlook and such universal attention is being paid to this situation that there will be plenty of comment upon any improvement upon which prospective purchasers can act.

I can see no reason why, in the meantime, you should tie up even the four hundred odd dollars which a hundred shares would cost you now, without return. If you are fond of the stock why not be content with your present holdings; it would be hardly worth while to sell them at present levels.

For the next few years Massey-Harris will largely operate as a collection agency, working on its \$29,000,000 of receivables and in disposing of its \$22,000,000 inventory, rather than as a manufacturing concern. It is true that the last report revealed a drastic paring of accounts and a real attempt to put the company in shape to weather the storm but even though my views may be ultra-pessimistic, there are no signs on the horizon which seem to augur much in the way of improved activity.

The fact that Massey-Harris is a company operating in the world field, often pointed to before as a depression proof factor, has now served to increase its difficulties, as witness exchange troubles with Australia and the Argentine. I do not doubt that Massey-Harris will regain its former strong position; I am merely pointing out that at present it offers practically nothing to interest investors.

—R. S. L., Winnipeg, Man.

I think they are quite a good buy at the present low price. I can see from your letters that I don't need to tell you they are not in the widow's and orphan's classification but for a business man I think they offer a distinct opportunity today. At current levels of around 50 the yield is just 10 per cent.; the point of interest being that there is apparently little danger of default on interest payments.

It is quite true that things have been apparently going from bad to worse in the newsprint industry; successive price cuts have put a pretty gloomy complexion on the outlook for some time. Abitibi has by no means been spared its share of grief, as witness the closing of mills and severe earnings declines. Despite all this I consider Abitibi's position to be sufficiently strong as to assure its retaining an excellent share of the business offering, and I think that resultant profits will be more than sufficient to care for bond interest, depletion and depreciation.

In 1929 Abitibi earned its bond interest 2.61 times and last year more than twice—a year in which the newsprint industry was pretty well grovelling around bottom. Total assets, which showed a \$15,000,000 increase last year, amount to over \$193,000,000 and it is interesting to note that the 5 per cent. first mortgage bonds are secured by a direct first mortgage charge.

Abitibi, in common with all Canadian newsprint companies, has been frequently mentioned of late in connection with merger possibilities and in this connection the possibility has been suggested that a pre-

liminary to such a move might be the scaling down of the bond values. In my opinion there would be no necessity whatever for this, for the reasons pointed out above, and also the company has officially stated that no merger could be contemplated with any such conditions.

It may be quite a time before Abitibi's show a great deal of appreciation but I regard this as eventually certain. In the meantime the bonds offer a very attractive income return with, I believe, a very moderate degree of risk.

—D. D. D.

Gypsum Common Worth Holding

Editor, Gold and Dross:  
I come to you over a problem which is troubling me a very great deal. I have a fair amount of my money in the common stock of the Gypsum, Lime and Alabastine Company. As you know they have not only cut down the dividend on this stock but even since that it has been going down. I am afraid there must be something seriously wrong and I am wondering if I should salvage as much of my money as there is left and sell this stock now. I would appreciate your help very much. I have already lost \$15 a share on this.

—T. R. W., Brantford, Ont.

I think your wisest course would be to hold. It may be—undoubtedly it will be—quite a long time before you make up your loss in this stock, but I can see nothing at the present time to warrant the sacrifice of a security which has such real potentialities.

There is nothing seriously the matter with the company; its decline in earnings has merely reflected the severe falling off in building operations of all sorts throughout the country. It has maintained a strong financial position, its sources of raw materials are practically inexhaustible, it enjoys capable management, and there is no doubt in my mind that a return to better times will be quickly reflected in Gypsum's profits.

Dividends are currently being paid, as you know, at the rate of 80 cents annually, and a yield of 10 per cent. at present prices of 8 is not necessarily an indication that the dividend is in serious danger. I understand, as a matter of fact, that current sales have shown a definite improvement, although the total to date is somewhat below last year.

It is too early to predict that the dividend will be earned in the current year—earnings last year were only about 70 cents per share on the common—but on the other hand there are certain encouraging features in evidence at present. The new arrangement by which the company is to market the insulating board produced by the Donnacona mills of Price Brothers may bring additional profit, while Gypsum itself is constantly developing new markets.

Hudson Bay and Sherritt

Editor, Gold and Dross:  
With reference to my mine stocks will you please state your opinion as to whether or not Hudson Bay Mining & Smelting Company is making ends meet with copper at below 8½ cents and zinc at 2.10c. Also Sherritt Gordon? Will these mines have to close down for a time until the base metals situation improves?

—P. M., Sarnia, Ont.

Hudson Bay Mining and Smelting is making expenses and a very small profit at this time. A short time ago a director stated that there had been no consideration given to a shut-down. It is probable that the company will be able to weather the storm, having higher gold and silver recovery than originally expected and also a better cost record than calculated. The plant is extremely efficient and costs are very low. I think you can expect to see operations continued unless the bottom drops out of everything.

With Sherritt Gordon the outlook is somewhat different. The company is operating at only a quarter of its mine and mill capacity, just barely keeping going, more with the idea of holding its organization together than making a profit. At the annual meeting it was intimated that if copper dropped much below nine cents a loss would appear and a shut down would follow inevitably. I am afraid you will have to anticipate this, as the outlook for copper price improvement is not good.

Distillers-Seagram Dividend

Editor, Gold and Dross:  
I have quite a few shares in the Distillers-Seagram company and ever since Walkers dropped its dividend from \$1 to 50 cents I am wondering if this will do so too and if I should sell. Can you tell me how the company I am interested in has been doing and if you think the dividend will be cut. If it should be going to be cut wouldn't it be wiser for me to sell now? I paid about present prices for it.

—S. D., Moncton, N.B.

I can't guarantee that the dividend won't be cut, but even so I wouldn't advise you to sell Distillers-Seagrams. Your return at the present time is 11 per cent.—certainly an indication of dividend instability although Walker's yield went up to 16 when the market discounted the approach of the cut. If the dividend is reduced I don't think it would be by more than half, and you would still be getting a good return on your money. Furthermore, I think that Distillers-Seagram has speculative possibilities.

The fiscal year of the company will end on July 31, and I am informed that already the dividend of \$1 has been covered, although it can be taken for granted that income will be considerably below the \$2.27 reported for last year. It may be that Distill-

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Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of inquiry should refer to one company or security only. If information on more than one company or security is desired, the sum of fifty cents must be sent with the letter for each additional company or security inquired about. If such additional inquiries relate to mining or insurance matter, they should be written on separate sheets of paper.

Inquiries which do not fulfill the above conditions will not be answered.

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### Policyholder's Dividends

The five year dividend results to policyholders in this company have been most gratifying and compare favorably with those of any other company.

**The Western Empire Life Assurance Co.** WINNIPEG, MAN.

**Chartered Trust and Executor Company**  
DIVIDEND NOTICE

Notice is hereby given that the regular quarterly dividend of 1½% has been declared payable on the Second day of July, 1931, to Shareholders of record at the close of business June 25th, 1931.

By order of the Board,  
E. W. McNEILL,  
Secretary.

**Dominion Textile Co. Limited**  
Notice of Common Stock Dividend  
A DIVIDEND of One Dollar and Twenty Five Cents (\$1.25) per share has been declared on the Common Stock of DOMINION TEXTILE COMPANY Limited for the quarter ending June 30th, 1931, payable July 2nd, 1931, to shareholders of record June 15th, 1931.  
By order of the Board,  
J. FISH,  
Asst. Secretary-Treasurer.  
Montreal, May 13th, 1931.

**International Petroleum Company, Limited**

Notice of Dividend No. 29

NOTICE is hereby given that a dividend of 25c United States Currency per share has been declared, and that the same will be payable on or after the 15th day of June, 1931, to the holders of record of the stock of the 1929 issue upon presentation and delivery of coupons No. 29 at the following banks:

The Royal Bank of Canada,  
King and Church Streets Branch,  
Toronto 2, Canada.  
City Bankers' Trust Company,  
22 William St., New York, N.Y.  
The National City Bank of New York,  
66, Bishopsgate, London, E.C. 2, England.

OR  
The Offices of the International Petroleum Company, Limited  
56 Church Street, Toronto 2, Canada.

The payment to Shareholders of record at the close of business on the 30th day of May, 1931, and whose shares are represented by registered Certificates of the 1929 issue will be made by cheque, mailed to the holder of record of the Company on the 15th day of June, 1931.

The transfer books will be closed from the 1st day of June to 15th day of June, 1931, inclusive, and noBearer Share Warrants will be "split" during that period.

By order of the Board,  
J. R. CLARKE,  
Secretary  
56 Church Street, Toronto 2, Canada.  
6th May, 1931.

**Dividend Notice**

**Gypsum, Lime and Alabastine, Canada, Ltd.**

NOTICE IS HEREBY GIVEN that a dividend of 20c per share for the period ending 30th June, 1931, has been declared upon the shares of the Company issued and outstanding, and will be payable on and after the 30th day of June, 1931, to shareholders of record at the close of business on the 15th day of June, 1931.

By order of the Board,  
SAMUEL H. J. REID,  
Secretary-Treasurer.  
Paris, June 8th, 1931.

# GOLD & DROSS

lers-Seagram, in view of its extremely strong financial position, will not reduce its dividend, but undoubtedly the action of Walkers will have a psychological effect upon the directors.

The company has been getting its proper proportion of business offering, but all distilling companies have suffered reduced incomes during recent months. Some improvement has been effected through elimination of price-cutting as a result of agreement between competing firms, but this cannot be expected to be a major factor. As in every other line of industry, higher returns will have to wait for better times.

### Mining Corp's New Gold Property

Editor, Gold and Dross:

I notice that in a recent reply to a question about Mining Corporation you stressed the Ashley property as a valuable asset. Have you any means of making an estimate of the value of the ore indicated by drilling? You probably have the dimensions and values. Is there enough in sight to justify a mill? If so, what size would it be and when would it be built?

—B. F. McP., Regina, Sask.

You raise an interesting point. The diamond drilling done by Mining Corporation of Canada at the Ashley property has indicated as closely as this type of work can do it, a continuous vein, at least 1,500 feet in length, with both ends "open". Values as officially reported are commercial. There are additional gold discoveries, on the Garvey showing and on the so-called Power House vein.

Ignoring the latter and calculating on the basis of diamond drill results only it can be said that there is indicated about \$2,000,000 in gold, on a 1,500 foot length, to a depth of 300 feet, over a vein width of four feet averaging \$10 in gold to the ton. This is a conservative, even a stingy, estimate. There is no reason to believe that a 300 foot depth is bottom, nor a 1,500 length the ultimate extension of vein; neither does a four foot width do full justice to the break.

The company will build a mill, probably with a 250 ton capacity for a start. Development work now in progress will likely reach the stage where the company will be justified in starting construction early next spring.

### POTPOURRI

N. E., Hamilton, Ont. While I do not anticipate any near term appreciation in the common stock of SUPER-TEST PETROLEUM, I think that this stock at current levels is an attractive speculative purchase. The company does not make detailed earnings statements, public but last year after paying regular common dividends of 8¢ and an extra of 50 on both preferred and common, it was able to add over \$300,000 to surplus. I understand that sales for the first quarter of the current year are substantially above those of last, and that net earnings are also satisfactory.

R. A., Hamilton, Ont. MINERAL BELT MINES, LIMITED was originally formed with an authorized capital of \$300,000 in shares of \$1 par, to develop a zinc property in Kamiskotia. Good zinc assays were reported in surface sampling but owing to decline of interest in the metal little has been done since 1928. In 1929 the company acquired an interest in the Davidson-Carr Syndicate property ten miles south of Savant Lake; a shaft was put down to a depth of 165 feet; fair gold values were reported in surface sampling. This operation has been discontinued for two years and it is uncertain whether or not it will resume this season.

M. A., Redcliff, Alta. SECURITIES HOLDING CORPORATION LIMITED, an investment trust of the management type, has no connection whatever with SECURITIES MANAGEMENT CORPORATION LIMITED. Under date of May 30th of this year a letter was sent out by Securities Holding Corporation Limited to such security holders as inquired advising against the exchange of stock as between Security Holding Corporation Limited and Securities Management Corp., Ltd. The letter stated that shareholders of Securities Holding Corp., Ltd., should exercise great caution, as nothing was known as to the assets of Securities Management Corporation. Securities Holding Corporation, in common with most investment trusts, has suffered quite a depreciation of its portfolio. The report for the fiscal year ended April 15th is now in course of preparation, and that the annual meeting will be held in about two months' time.

R. H., Neepawa, Man. The circular you sent me regarding "The Golden Key" is, of course, typical "come-on" stuff. Somehow your name has got into what is known as a sucker list, and very likely you will be receiving more of this kind of stuff. The garbage can is the proper place for it.

C. W., Tavistock, Ont. In my opinion there is no reason whatever why you should part with your KEEFER RELAY CORPORATION bonds at the present time. Quotations for the bonds are around 95, but this does not indicate that there is anything wrong but merely reflects the normal market at the present time for bonds of this type. I am informed that the building, in Montreal, is about 90% rented and revenues are more than sufficient to care for all interest, sinking fund and other charges. These bonds have had an excellent record since they were sold to the public in 1924.

E. J., Bruce, Alta. As you use the word "invest" I am confined in selection to the dividend paying gold stocks. Even if you wanted to speculate it would be my opinion that this group offers you the most reasonable opportunities at this time. The list would include TECK-HUGHES, LAKE SHORE, WRIGHT-HARGREAVES, DOME, HOLLINGER and MCINTYRE. SYLVANITE also pays a small dividend. Outside of the list which gives a return the direction of earnings are KIRKLAND LAKE GOLD, SISCOE, GRANADA and HOWEY. The outlook for the copper stocks is quite too uncertain at this time. Right now it does not appear that there will be any substantial improvement in six months.

S. N., St. Stephen, N.B. As a shareholder of HIRAM WALKER-GOODERHAM AND WORTS you no doubt have a copy of the last annual report, containing the balance sheet. If you will inspect this you will see that the company's cash and investment position practically accounts for the ten million dollars to which you refer as having been subscribed by shareholders. Undoubtedly the company has been using this money to the best advantage, but apart from low interest rates on sound securities, I think that you will admit that there has not been much opportunity for employing funds profitably in the market during the past year or so.

S. B., Ottawa, Ont. Although the annual report for 1930 of SECOND DIVERSIFIED STANDARD SECURITIES showed a sharp falling off in profits as compared with the preceding year, the company was nevertheless able to earn its full preferred dividends with something to spare. This would advise against selling this stock at the present time on account of the heavy loss you would have to take by so doing. When conditions are better you will be able to switch to something else on a better basis.

L. C., Kitchener, Ont. I am afraid that the outlook for the 5½% debentures of NATIONAL DEBENTURE CORPORATION, which you retained, is exceedingly poor. You

are aware that this was a subsidiary of G. A. Stinson and Company Limited, and you will have observed that criminal convictions have been secured against the principals of the Stinson company. The financial affairs of the various Stinson companies are now in the hands of Mr. G. T. Clarkson, 15 Wellington Street West, Toronto. Such reports as Mr. Clarkson has presented to date have been exceedingly pessimistic. It would appear that no separate accounts were kept by the Stinson company, but that money received by the various subsidiaries was pooled and used for any current enterprise which Stinsons might have on hand.

R. A., Detroit, Mich. Since CANADA DRY is now down to approximately what you paid for it, I would recommend that you hold according to your original plan. I think your assumption that the stock may go higher around August, as a result of the season's increase in sales is quite a logical one, but this pre-supposes that the recent period of market weakness will not be repeated at that time.

E. W., Vancouver, B.C. PUELLIA BAY MINING COMPANY, British Columbia organization, had as its principal property interest a gold group in the Herk Lake district of Manitoba. Surface indications encouraged a limited amount of drilling, with results undisclosed. It is regarded as a prospect of fair merit which has not yet disclosed commercial possibilities. The group is in an area which has had fairly extensive exploration without bringing in a real profit maker.

W. T., Gull Lake, Sask. I would suggest you drop a line to the Traders Trust Company of Regina, which company was the liquidator for the CRYSTAL BREWING COMPANY of that city. I understand that the Crystal Brewing Company had an excellent and modern plant, but whether or not it can operate profitably under the new management paid over a period of years.

A. G., Montreal, Que. In my opinion MONTREAL POWER common and POWER CORPORATION OF CANADA common are particularly attractively priced at the present time. In the case of both companies the yields, though moderate, seem to be secure, and in my opinion the probabilities are excellent for fairly substantial appreciation in market value and gradual increase in the dividends paid over a period of years.

W. F., Ladner, B.C. At current quotations around 15— which incidentally compare with a high of 29½ and a low of 14½ for 1931 to date—FCRD OF CANADA "A", in my opinion, is definitely on the bargain counter.

E. J., Toronto, Ont. I regret to inform you that apparently the CANADA FIDELITY CORPORATION LIMITED quietly passed from the picture somewhere around 1926. SATURDAY NIGHT criticized this company at the time its securities were offered to the public, and apparently those who put money into it have lost out.

S. R., Edmonton, Alta. TROUT CREEK GOLD MINES, LIMITED, has a group of claims in the Swastika section of Kirkland Lake, Ontario. It is notable for having made a spectacular find of gold in surface prospecting. The showing was really sensational but unfortunately later work did not establish any continuance of values to depth or laterally. Fairly extensive diamond drilling in the area of the find brought only disappointment. I would say that the property is not ready for a mill, even a small one. The hopeful note is that where such a concentration of values has occurred there is a working chance of meeting more normal conditions where grade would be commercial in bodies of minable extent.

B. G., Topeka, Alta. NORTHERN OILS LIMITED of Edmonton is quite a small concern, and its preferred stock is highly speculative and of low marketability.

W. A., Montreal, Que. Neither the current position nor the outlook for WOODS MANUFACTURING COMPANY'S common stock is at all favorable currently, I regret to say. Not only have no dividends been paid on the common since 1923, but the quarterly payment due April 1st, 1931, on the preferred stock was passed. Against earnings of \$8.19 per share of preferred and \$1.07 per share of common in 1929, the company's operations for the year ended December 31st, 1930, resulted in a net loss of \$153,559, equivalent to a deficit of \$10.05 per share of preferred and \$15.23 per share of common. The balance sheet as of December 31st, 1930, showed net working capital at \$940,000 compared with \$1,164,000 at the close of the preceding year, while profit and loss surplus declined from \$314,174 to \$71,859. On the other hand, bank loans were reduced from \$331,000 to \$225,000 during the year. In spite of the very unsatisfactory results in 1930, the year-end balance sheet showed a book value for the common stock, excluding good-will, of \$23.88 a share. The prospects for improved earnings by the company depend, as in the case of most other concerns, almost entirely upon an improvement in business generally. Whether this will come in 1931, at least early enough and in sufficient measure to stimulate the company's earnings this year is quite uncertain.

C. H., Owen Sound, Ont. I can see little attraction at the present time to the capital stock of BRIGGS MANUFACTURING COMPANY, nor do I know of any reasons which would lead to the belief that there will be anything like near term appreciation in this stock. Despite the fact that the company is in a strong financial position, which might possibly lead to the continuation of dividends, nevertheless it is highly improbable that the current rate will be earned in 1931. Certainly the issue at current prices is not under-valued in connection with prospective earnings for the full year.

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R. H., Owen Sound, Ont. I think that your customer who is holding BEILL TELEPHONE, C. P. R., INTERNATIONAL PETROLEUM and CANADA DRY could hardly choose a more unfavorable time for selling than now. I believe that we may expect an upturn in both business and security prices. Just how far this movement will go or how long it will last is a question, with fundamental conditions still as disturbed as they are, but I believe we may expect at least some appreciation in market values if for no other reason than that they have been more lower for months past than actual conditions have warranted. Instead of selling, I think your customer might do well to acquire some more good stocks at current prices.

W. H., Neepawa, Man. ST. LAWRENCE SECURITIES of Montreal has been dissolved, and is no longer in operation. I hardly need to tell you that the ST. LAWRENCE GAS AND OIL SYNDICATE is not deserving of the attention of any serious investor.

E. B., Toronto, Ont. I think you would be better off with the preferred stock of STANDARD PAVING AND MATERIALS LIMITED, rather than the common under present conditions. Although the company is currently paying dividends on the common as well as the preferred, its ability to continue doing so is doubtful in view of the fact that the company earned only \$2.03 per common share for the fiscal year ended March 31st, 1931, compared with \$2.00 dividend requirements on the issue. On the \$7 preferred stock, however, it earned \$21.96 per share, indicating a reasonably safe margin of coverage, and comparing with \$32.89 earned on the preferred issue for the previous year. As the preferred is currently selling fractionally under 70, the issue gives a current purchaser a yield of no less than 10% in addition to which there is the speculative feature provided by the conversion privilege of 2½ shares of common for one share of preferred, which privilege is exercisable at any time.

G. R., Clinton, Ont. If you want an A1 stock which is likely to show you some appreciation in market value over the next couple of years or so, why not consider MONTREAL LIGHT, HEAT AND POWER CONSOLIDATED common? This is very attractively priced at the moment.

R. L., Sault Ste. Marie, Ont. It is impossible to say at the present time just what the outlook for the bondholders of the MATTHEWS'S STEAMSHIP COMPANY may be. The last official figures were issued to bondholders in February last, and covering the company's fiscal year ended with January. The statement as then presented by G. T. Clarkson, receiver, indicated that the outlook for bondholders was not particularly bad. I understand that the company's earnings so far in the current fiscal year have been better than last year, but the entire situation depends upon the quantity of grain which will move this year.

### Security of Principal and Income

Montreal Catholic School Commission 4½% Bonds

Due May 1st, 1971.

Price: 101, yielding 4.45%.

City of Vancouver 5% Bonds

Due January 15th, 1970.

Price: 106.75, yielding 4.62%.

City of Edmonton 4½% Bonds

Due May 1st, 1951.

Price: 94.94, yielding 4.90%.

City of Windsor 5% Bonds

Due November 1st, 1941-1960.

Prices: to yield 4.90%.

Accrued interest and transfer tax to be added to above prices.

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W. R. HOUGHTON, President



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C. M. HORSWELL, MANAGER

**NIAGARA FIRE INSURANCE COY.**

INCORPORATED 1850

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Canadian Department  
W. E. BALDWIN, MANAGER  
MONTREAL

SATURDAY NIGHT

# Concerning Insurance

## Economizing on Insurance

Good Time to Check Up Policies and Ascertain If Coverage is Excessive or Inadequate

By GEORGE GILBERT

BUSINESS undoubtedly needs insurance protection at the present juncture more than ever before, but naturally the business man will only buy what he absolutely requires. He is forced to scrutinize every expenditure and to eliminate all unnecessary costs. But he knows that he cannot afford to take chances with his insurance, because when times are hard a business concern can less easily stand a loss than when times are good and profits large.

Therefore the cautious business man will not cut down his outlay for insurance below what his requirements for adequate protection call for, as he realizes that such retrenchment would only be false economy. But it is the part of wisdom for him to look closely into all the various lines of coverage he is carrying and check them up carefully in order to ascertain if his insurance is giving him either more or less protection than is necessary at the present time.

It will pay him to go over his insurance policies with a reliable and competent agent or broker, and readjust his coverage to meet the requirements of the existing situation in his particular case.

In some lines he may find his coverage redundant and in others inadequate or unsuitable for his present needs. It is particularly important to satisfy himself that his insurance is all in sound licensed companies, so that there can be no question about its collectability in case of a claim.

While cheapness makes an especially strong appeal just now, it is only when it is associated with absolute security that it is economical to accept low-priced insurance. As a matter of fact, the cheapest insurance, so far as premium rates are concerned, may easily turn out to be the most costly in the long run, as has been amply proved by experience over a long period of time.

Indeed, if there is one lesson to be learned from a study of the history of the insurance business in all branches since the earliest days, it is, that the first desideratum is never the rate but always the security. In other words, insurance that is not safe is dear at any price, however low the premium charge. What shall it profit a business man if he save a few dollars a year in premiums and is unable to collect the thousands involved in case of a loss? Accordingly, if there is one thing in connection with the purchase of insurance of any kind about which no chances should be taken at any time—and especially at a time of business slackness—it is the security.

Whether an individual insurance carrier answers the requirements as to safety or not, does not depend upon whether it is a stock company or a mutual company, or whether it is a tariff company or a non-tariff, though it is a fact that the great majority of the largest and strongest companies are stock companies and are also tariff companies, which

has a natural tendency to give such companies a better standing as a rule in the eyes of the public than that enjoyed by non-tariff and non-stock institutions.

In deciding whether a particular company is safe to insure with, however, the points to be considered are whether it is regularly licensed in this country; whether it maintains a large enough Government deposit for the protection of Canadian policyholders and ample assets to take care of its liabilities to the public in this country; and also whether the policy contract it issues and the rates charged meet the requirements of the prospective policyholder.

There is no good reason why the public should not have the choice of insuring with either tariff, stock or mutual insurance companies, provided proper safeguards are placed around the operations of these various classes of companies, so that they all have to comply with certain standard requirements as to solvency, license, government deposit, etc.

It is well that the difference in principle between stock company insurance and mutual company insurance should be understood. In insuring with a stock fire insurance company, for example, you transfer the fire risk to the insurance company when you become a policyholder, for which the company charges you a premium of a sufficient amount to enable it, it is expected, to make a profit on the transaction over the

On the other hand, in insuring with a mutual company you become a member of a pool with the object of securing insurance at as near cost as possible by distributing the losses and expenses over the entire membership, who thus carry the risk themselves. That is, you do not transfer the risk but join with others in assuming risk in order to reduce the cost of your own insurance. What contingent liability, if any, you assume as a mutual policyholder depends upon the terms of the policy contract, the law of the Province, State, or country from which the company derives its charter powers, or the general law of the land.

This is certainly a bad time for the business man to be caught with poor or inadequate coverage in any line of insurance needed for the proper protection of his interests. Without delay, he should accordingly take stock of his existing insurance policies and make sure that they furnish the protection he requires.

Editor, Concerning Insurance:

The writer has been a policyholder of both 20-pay-life and Jubilee straight life insurance for three and five years respectively.

It appears to me that I could save considerable money by buying 20 year term insurance and depositing the difference which I now pay to this company in debentures to be

paid off at age 65.

These concerns are left free to go on taking money from the public for unsound insurance certificates that are bound inevitably to result in nothing but loss and disappointment in the long run to those who depend upon them for life insurance protection.

It should be evident to provincial legislators that if it is unsafe to continue incorporating and licensing new assessment life associations, it is equally unsafe to permit the existing concerns to operate on the assessment system. The only way to deal with the existing assessment institutions is to require them to readjust their affairs to an actuarial basis without delay or distribute their assets among the present members and go out of existence.

Editor, Concerning Insurance:

Kindly advise through your valuable column whether you would recommend a wage earning woman to invest in a Canada Life Assurance Company Deferred Annuity with Total Disability Clause.

How do their Annuity Bonds compare with similar Bond issued by other Insurance Companies?



### JOINS MUTUAL RELIEF

Alfred S. Upton, who has been appointed Manager of the Toronto Branch Office, for the Mutual Relief Life Insurance Company. Mr. Upton is an insurance executive of wide experience and before accepting his present appointment represented the Dominion Life Company in the Province of Ontario, as Inspector.

compounded semi-annually at 5½%. I am now thirty-six years old and would like to know if, at 65 years of age I would be any better off than by continuing my two policies.

My agent has figured out for me that I am ahead on my present basis and advises me not to change to term insurance. Before making any change I would like to get your valuable advice.

—I. H. L., London, Ont.

Your agent has given you sound advice, as it would mean a loss to you instead of a saving if you dropped your present policies and took term insurance instead, with the idea of investing the difference in debentures at 5½% interest, to be compounded semi-annually.

While theoretically it might be possible for a person to figure out where he would be ahead from a cash value standpoint at age 65 by carrying out such a plan, in actual practice he would undoubtedly be much worse off than if he stuck to his insurance, which admirably combines savings with protection, and in the long run, as proved by experience, will yield better results.

• •

Editor, Concerning Insurance:

My attention has been drawn to an article by you in the issue dated May 16th and entitled "Revival of Assessment". You describe the Insurance Laws of this Province as lax and intimate that assessment associations can be incorporated and licensed here. It is quite true that certain organizations of this type are operating in the Province, but for your information I would say that none of them have been incorporated since the present Act was passed in 1924, nor could any new society of that type be now incorporated or licensed. The associations in existence at the time when the Act was passed were specifically exempted by the legislature from the application of the Act, and were not obliged to comply with the Act or be licensed.

—H. G. Garrett,

Superintendent of Insurance.

I am glad to be informed that under the present law in British Columbia no new association or society can obtain incorporation or license to carry on a life insurance undertaking on the assessment system, though it is disappointing to learn that no curb has been placed by the legislature on the operations of those already in existence, and there must be quite a swarm of them, according to enquiries received at this office.

These concerns are left free to go on taking money from the public for unsound insurance certificates that are bound inevitably to result in nothing but loss and disappointment in the long run to those who depend upon them for life insurance protection.

It should be evident to provincial legislators that if it is unsafe to continue incorporating and licensing new assessment life associations, it is equally unsafe to permit the existing concerns to operate on the assessment system. The only way to deal with the existing assessment institutions is to require them to readjust their affairs to an actuarial basis without delay or distribute their assets among the present members and go out of existence.

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How do their Annuity Bonds compare with similar Bond issued by other Insurance Companies?

—M. W. Hamilton, Ont.

A deferred annuity, with guaranteed cash values so that the purchaser is protected if unable to keep up the payments, provides

## SIXTY YEARS of PROGRESS

1871

1931

### STATEMENT FOR 1931

New Assurances Paid for	\$705,678,000
Total Assurance in Force	\$2,863,701,000
Surplus and Contingency Reserve	\$36,532,000
Assets	\$588,733,000
Liabilities (including Paid-up Capital Stock)	\$552,201,000

## SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE MONTREAL

## Shaw & Begg, Limited

ESTABLISHED 1885

### SECURITY — STABILITY — SERVICE

Canadian Managers for the following substantial Non-Board Insurance Companies:

WELLINGTON FIRE INSURANCE COMPANY Established 1840	Assets \$ 501,783.80
FEDERAL FIRE INSURANCE COMPANY OF CANADA Established 1922	Assets \$ 401,876.05
MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK Established 1910	Assets \$ 13,201,454.00
STUYVESANT FIRE INSURANCE COMPANY Established 1850	Assets \$ 4,284,267.00
PACIFIC FIRE INSURANCE COMPANY Established 1851	Assets \$ 6,234,552.42
NEW JERSEY INSURANCE COMPANY Established 1910	Assets \$ 3,857,350.92
MILLERS NATIONAL INSURANCE COMPANY Established 1865	Assets \$ 5,793,145.50
LUMBERMEN'S INSURANCE COMPANY Established 1873	Assets \$ 4,864,127.36
STANSTEAD & SHERBROOKE FIRE INSURANCE COMPANY Established 1835	Assets \$ 885,414.19
COSMOPOLITAN FIRE INSURANCE COMPANY, NEW YORK Established 1863	Assets \$ 2,640,126.03
AMERICAN AUTOMOBILE INSURANCE COMPANIES Established 1911	Assets \$ 13,428,239.40
LLOYDS CASUALTY COMPANY Established 1882	Assets \$ 6,434,501.97

Applications for Agencies invited and brokerage lines solicited from agents requiring non-board facilities

INSURANCE EXCHANGE BUILDING

14-24 TORONTO ST., TORONTO, ONT.

H. BEGG, President and Manager

"I never thought  
I could get  
so much Insurance  
for so little money"

To men who want the most insurance for the least money, who balk at paying heavy premiums, who imagine the cost of insurance to be beyond their means—to all such men ATTENTION!

The Great-West Life now offers a plan that provides complete family protection at a rate that will not strain the smallest of incomes. It is called the Minimum Cost Policy...a policy which safeguards your dependents from every financial care. Yet the cost to you is only a few cents a day.

### THE GREAT-WEST MINIMUM COST POLICY

enables you to carry more insurance than would be possible with any other form of life plan. A man, age 35, for example, may obtain \$10,000 of insurance by investing less than 51c. a day.

Premium Rates Per \$1,000 of Insurance

Age	Premium	Age	Premium
25	\$13.80	40	\$22.35
30	15.80	45	27.50
35	18.55	50	34.40

• •

MAIL THIS COUPON

The Great-West Life Assurance Company, Dept. 50-Q, Winnipeg, Manitoba. Without obligation please mail complete details of your Minimum Cost Policy.

**The Ocean Accident & Guarantee Corporation, Limited**

Canadian Head Office:  
Federal Building, Richmond & Sheppard Streets, TORONTO  
Accident, Sickness, Liability, Automobile, Plate Glass, Burglary,  
Guarantee Bonds, Fire, Boiler, Electrical Machinery.  
J. A. MINGAY, Manager for Canada  
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**THE Employers' Liability Assurance Corporation, Limited of London, England**

Offices: Toronto—Montreal  
Automobile, Accident, Sickness, Liability, Guarantee Bonds,  
Plate Glass, Burglary, Boiler and Fire.  
C. W. I. WOODLAND, General Manager  
For Canada and Newfoundland  
APPLICATIONS FOR AGENCIES INVITED  
Branches: Winnipeg Calgary Vancouver Ottawa

Both the Assured and the Agent benefit by association with  
**The Casualty Company of Canada**  
OF TORONTO  
Everything but Life Insurance—Agency Correspondence invited.  
COL. A. E. GOODERHAM, LL.D.,  
President  
A. W. EASTMURE,  
Managing Director.

**This "All Canadian" Company**  
Offers excellent opportunities for live  
agents to write the following lines:  
Automobile Insurance, Accident and Sickness,  
Life, Plate Glass, Fire, Burglary, Baggage, Teams,  
Boiler, Elevator, Golfers, Guarantee Bonds,  
Physicians' and Druggists' Liability, Owners'  
Landlords' and Tenants' Liability.

An "all Canadian" Company financed in Canada, writing all lines of insurance with an exceptional record of service to both agent and policyholder.

**THE Dominion of Canada  
GENERAL  
Insurance Company**

Head Office, 26 Adelaide St. West, Toronto, Ont.

Branches—Montreal, St. John, Halifax, Ottawa, Hamilton, London, Winnipeg, Calgary, Vancouver; London, England; Kingston, Jamaica.

**SENECA JONES & SON**  
GENERAL AGENTS FOR  
**MILL OWNERS MUTUAL FIRE  
INSURANCE CO. OF IOWA**  
Specializing in  
FIRE, TORNADO AND SPRINKLER LEAKAGE INSURANCE  
PRESENT RATES OF DIVIDEND 25% to 30%.  
Inquiries from established agencies in every Province invited.  
Canadian Head Office  
Hamilton, Ontario.

Established 1863  
**FIREMAN'S FUND INSURANCE COMPANY**  
Capital \$7,500,000 Assets \$38,046,733.33  
**Robert Hampson & Son Limited**  
General Agents for Eastern Canada  
451 St. John St., Montreal

ALLIANCE ASSURANCE COMPANY, Ltd.  
OF LONDON, ENGLAND  
Established 1824  
ASSETS EXCEED \$150,000,000  
**FIRE - AUTOMOBILE - CASUALTY**  
Head Office for Canada—MONTREAL—E. E. KENYON, Manager  
Applications for Agencies Invited.  
Toronto General Agents—Alfred W. Smith, Son & Rideout, Ltd.—36 Toronto Street—Telephone EL. 5445

1866 SIXTY FOUR YEARS AN INSURANCE INSTITUTION 1930  
**SVEA**  
**FIRE & LIFE INSURANCE COMPANY**  
TOTAL RESOURCES EXCEED.....\$30,000,000  
**FIRE AND ALLIED LINES**  
MURPHY, LOVE, HAMILTON AND BASCOM PROVINCIAL AGENTS  
DOMINION BANK BLDG., KING & YONGE STS., TORONTO  
Applications for Agencies Invited

**The Wawanesa Mutual Insurance Co.**  
HEAD OFFICE—WAWANESA, MAN.  
Operating in Quebec, Ontario, Manitoba, Saskatchewan, Alberta and  
British Columbia  
**FIRE** AUTOMOBILE WINDSTORM  
Insurance in force.....over \$200,000,000  
Total Assets over.....\$3,000,000  
Agents required in Ontario  
Write 2 Toronto Street, Toronto

**"World's Greatest Automobile Mutual"**  
Cash Assets Over \$15,000,000  
Policyholders' Surplus Over \$3,100,000  
Prompt, Fair Claim Service Everywhere  
Dividend Savings Paid 25%  
**Lumbermens Mutual Casualty Company**  
410 Lumsden Building—TORONTO—Elgin 7207

an excellent and safe way by which a wage-earning woman with no dependents can provide a certain income for herself as long as she lives after her working days are over.

Canada Life Annuity Bonds compare favorably with similar contracts issued by other companies, and if you decide to provide for your future in this way you will be making no mistake. The Canada Life is the oldest native life company, and occupies a very strong and sound financial position.

At the end of 1930 its total assets, according to Government figures, were \$188,306,634, while its total liabilities, including reserves and provision for profits to policyholders voluntarily treated by the company as a liability, amounted to \$183,998,432, showing a surplus as regards policyholders of \$4,307,602.

Editor, Concerning Insurance:  
Are the New York Reciprocal Underwriters a safe company to do business with?

I would much rather insure in good Canadian companies—but the saving is too great to pass up.

—D. A. B., Winnipeg, Ont.

New York Reciprocal Underwriters, of course, is not an insurance company, but an inter-insurance bureau or exchange, and there is a fundamental difference between the protection by it and by a stock insurance company. When you buy insurance from a stock company, you transfer the risk to the company and when you

have paid the premium you have no further liability, actual or contingent; whereas when you become a subscriber of a reciprocal you go into the business of exchanging contracts of indemnity with the other subscribers, and while the cost of your protection may work out at a lower figure in that way, you have no guarantee that such will be the case, on account of the assessment liability of subscribers. In the New York Reciprocal Underwriters the assessment liability of subscribers is limited to one and one-half times their annual premium on a single risk, and ten times such premium on a conflagration.

This reciprocal is licensed in Manitoba, but is not required to maintain a deposit with the Government to protect Canadian subscribers. It was formerly licensed by the Dominion, and, as required by Dominion law, maintained a deposit at Ottawa. Its Dominion license expired on March 31, 1928, and was not renewed, but its deposit was retained by the Government for the protection of holders of its certificates at that time; and, is not available, I understand, for the protection of those becoming subscribers since that date.

In insuring with foreign organizations, Saturday Night advises sticking to those which are regularly licensed by the Dominion Insurance Department and are required to maintain substantial Government deposits here for the protection of Canadian policyholders.

### Stock Exchanges to Amalgamate?

(Continued from page 25)  
lieved that major opposition has been overcome. Obviously, as the writer sees it, this is the only logical way by which business can be increased and the strength of the exchange extended to every part of the Dominion and beyond its borders. Experience of the New York Curb Market as a factor in creating new business for the New York Stock Exchange is perhaps the strongest argument that can be advanced on behalf of the plan.

It is a well-known fact that it has been through associate memberships, scattered throughout the continent and further afield, that new issues have been created and distributed prior to acceptance by the "Big Board". This process has been working since the Curb went indoors many years ago and is constantly in motion, producing a consistent supply of seasoned securities. It is, in fact, the filter of the larger organization.

Associate members are allowed a legitimate fifty per cent split in commissions, according to the scale of the Curb, and in this way men of good business standing everywhere can enter legitimate brokerage business, even though of no particular financial strength, all contributing to the extension of the power of the organization.

Naturally, these associate members would be controlled by rigid rules and be under the same discipline as members themselves. Obviously, the standing of the associate member would be enhanced by his connection with an institution of the character and strength proposed.

ASSOCIATE memberships logically entail provisions of some quick and accurate method of keeping them posted upon the trend of transactions upon the Exchange. That could be provided, even to the furthest corners of the Dominion and outside, by a flat-rate ticker service, carrying complete service on all mining and industrial stocks, under the direction and maintenance of the great telegraph companies.

It is believed that an attractive rate could be arranged, depending somewhat upon the number of associate members desiring the service. Orders could be telegraphed over commercial wires at a special rate, thus obviating the necessity of private wire service over immense distances — a system that has already been proven too expensive in recent years and which, in times of great activity, is not elastic enough to thoroughly cover both the quotational and ordering business.

In this connection, it is well for Canadians to understand that, until they can give to the public complete service with relation to Canadian securities, and foreign securities quoted in Canada, they will never be able to stop the tremendous drain of capital constantly leaving the country as a result of the superior facilities and service of the New York Stock Exchange and other exchanges across the border.

At this time there are practic-

### NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL—FULLY PAID \$2,000,000 ASSETS, \$7,225,825

A. & J. H. STODDART, General Agents

100 WILLIAM STREET NEW YORK CITY  
RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA

H. A. JOSELIN, SUPERINTENDENT FOR CANADA—TORONTO

PROVINCIAL AGENTS

MURPHY, LOVE, HAMILTON, and BASCOM, TORONTO

MURPHY, LOVE, HAMILTON and BASCOM

R. Y. HUNTER, Resident Partner, MONTREAL

OSLER, HAMMOND and NANTON, Ltd., WINNIPEG

ALFRED J. BELL & CO., Ltd., HALIFAX, N.S.

FRANK R. FAIRWEATHER & Company, ST. JOHN, N.B.

### The General Accident Assurance Company of Canada

HEAD OFFICE—TORONTO

No company is equipped to give greater service to an agent --- almost every known risk covered, except life. A few additional agents are desired.

THOS. H. HALL,  
Managing Director.

W. A. BARRINGTON,  
Manager.

### The Protective Association of Canada

Established 1907

Assets \$848,403.50, surplus to policyholders

\$157,457.70

**The Only Purely Canadian Company**  
Issuing Sickness and Accidents Insurance to Members of the Masonic Fraternity Exclusively.

Agents in all Principal Cities and Towns in Canada.  
Head Office Granby, Que. J. G. FULLER, Secy., Asst. Mgr.

### NORTHWESTERN MUTUAL FIRE ASSOCIATION

SEATTLE, WASHINGTON

HEAD OFFICE FOR CANADA: HAMILTON, ONTARIO

Writing Fire and Automobile Insurance at Cost

Assets \$5,010,673.96

ALL POLICIES NON-ASSESSABLE  
PAYING DIVIDENDS RANGING FROM 25% TO 40%

Branch Offices:  
Toronto, Ottawa, Vancouver, Victoria, Edmonton, Calgary, Saskatoon, Winnipeg, Montreal, Quebec City, St. John, Halifax, and Charlottetown.

**FIRE** ASSETS EXCEED \$108,000,000 **MARINE**  
**EAGLE STAR & BRITISH DOMINIONS INSURANCE COMPANY LTD.**  
OF LONDON, ENGLAND Head Office for Canada  
J. H. RIDDEL, Manager TORONTO  
DALE & CO., LTD., General Agents, Toronto, Montreal, Halifax  
E. L. MCLEAN, LTD., General Agents, Toronto

### The Portage la Prairie Mutual Insurance Company

ESTABLISHED 1884

Head Office: Portage la Prairie, STRATTON WHITAKER, Manager

ONTARIO: Branches: BRITISH COLUMBIA:

Dominion Bank Bldg., Toronto Commerce Bldg., Vancouver

ASSETS EXCEED \$1,500,000.00

This Company now extends the benefits of its lower rates to Ontario. We invite your application for the Agency in your District.

**FIRE AUTOMOBILE BURGLARY PLATE GLASS CYCLONE**  
Western Canada's Oldest Mutual Insurance Company

First British Insurance Office established in Canada, A.D., 1804  
**PHOENIX ASSURANCE CO.**  
LIMITED OF LONDON, ENGLAND  
Established 1782

Total Resources exceed ..... \$150,000,000  
Claims paid exceed ..... \$800,000,000

J. B. Paterson, Manager C. W. C. Tyre, Assistant Manager

Head Office for Canada: 480 St. Francois Xavier Street, Montreal, P.Q.

ROBERT LYNCH STAILING  
MANAGER FOR CANADA  
**PATRIOTIC ASSURANCE COMPANY LIMITED**  
HEAD OFFICE FOR CANADA TORONTO  
FIRE INSURANCE AGENTS WANTED

**British Traders' Insurance Company Limited**  
ESTABLISHED 1862  
FIRE MARINE AUTOMOBILE HAIL  
Canadian Head Office: TORONTO, Colin E. Sword, Manager for Canada.

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## Canadians Execute Odd Wills

### Ingenuity of Courts Taxed By Strange Requests—"Printed Form" Wills Become Toast Among Lawyers

By M. L. HAYWARD

PATIENT investigators frequently dig up and report odd and even outlandish provisions in old English wills; but it is not necessary to go so far afield. The Canadian Law Reports of the more recent vintage contain cases involving wills as peculiar as some of the English ones written centuries ago.

For instance, in a New Brunswick case reported in 45 D.L.R. 604, a testator made a will, appointed an executor, and the will contained the following clause:

"I direct my said executor, after paying all my just debts, funeral

and testamentary expenses to pay a certain person whom I have made known to him and whose name I otherwise desire to be kept strictly secret, a certain sum of money, as soon after my decease as can conveniently be done, the amount is to be kept secret but has been made known to him by me, and I can rely upon my said executor to faithfully carry out this said trust."

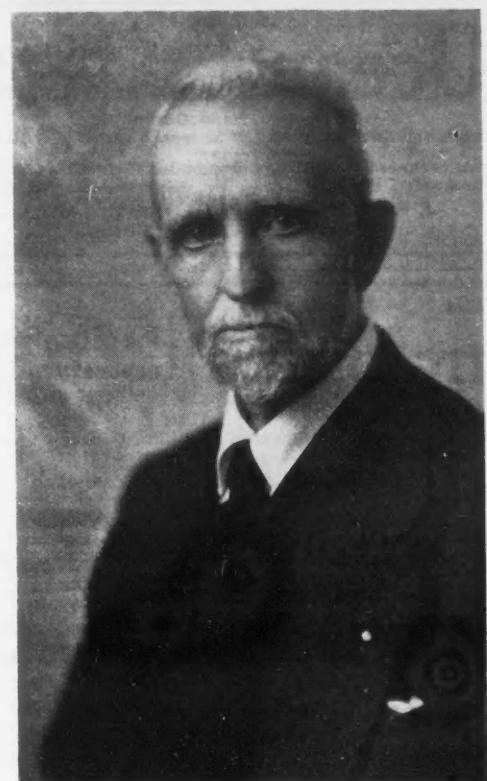
The will also provided that the residue of the estate should go to a daughter, and the "certain person" claimed the sum of \$2,000 from the estate.

"I am the person whose name the testator gave to you, and \$2,000 was the 'certain sum of money' referred to in the will," the certain person maintained.

"That is correct," the executor admitted.

Then the daughter was heard from.

"The law says that 'no will shall be valid unless it be in writing,' the name of the legatee and the amount of money involved are not in writing, and, therefore, that part of the will is invalid," the daughter contended.



PREPARES NEW CURRENCY

Thomas Shaw Jenson, whose international currency idea was endorsed by S. F. Darling, noted British authority, director of the Midland Bank, at a recent Canadian Club luncheon in Ottawa. Mr. Darling gave credit to Rt. Hon. R. B. Bennett for the plan but the Prime Minister said it was Mr. Jenson's idea. Mr. Jenson proposes the establishment of a unit of international currency known as Rex. It would be worth \$6, weighing 10 grams coin gold. The Rex would be equal to 100 Centi. It would be divisible into 50 and 25 Centi notes, worth \$3.00 and \$1.50. Smaller units would be multiples of 6 cents. The Chinese Sun would be worth 4 centi, the Indian silver rupee 6 centi and the English crown 20 centi.

THE New Brunswick Court of Appeal, however, in the case referred to, upheld this clause of the will, after pointing out that no parallel case can be found in the reported decisions.

"It is fully established I think, that a bequest to a named legatee, with instructions to apply such bequest to the benefit of a party unnamed in the will is valid, and that such legatee takes the bequest subject to the trust involved in favor of such unnamed party. I will take occasion a little later to remark upon one or two such cases, but I refer to such decisions at present in order to say, that, to my mind, the effect of such holding is to impair the argument addressed to us on the daughter's behalf as founded upon the fourth section of the Wills Act.

"It is true that this section says that the 'will' must be in writing and executed in a certain formal way. It does not say, however, that every bequest contained in or under a testament must be so reduced to writing in order to have validity. If (as seems to be the case) a bequest is valid, concerning which the beneficiary is unnamed as far as the will shows, but privately communicated to the legatee named therein, it seems to follow that the proper interpretation of section four of the Wills Act does not mean that every bequest shall be detailed in the will. But it is argued that, in the will before us, we have not only an unnamed beneficiary, but an unnamed amount. As a question of construction of the statute, if one of these two matters can be secretly confided to a legatee who thereby becomes a trustee for the unnamed beneficiary, there seems to me to be no logical reason for saying that both of them can not be confided to the executor, who is primarily responsible for carrying out the testator's wishes.

"I cannot avoid recognizing the potential abuses of such a method of making a bequest. It imposes upon the one claiming against a residuary legatee, or against the named legatee, the heavy burden of satisfying the court in the matter involved, a burden palpably so onerous that only under most exceptional circumstances does it ever come into existence. But, in some instances, an individual bequest might very properly be worded in the way suggested, and the case before us seems to be one of them, and such a one, that, unless the court concludes that the wording of the Wills Act is a complete bar to the legatee's recovery, there would seem to be no trouble in giving effect to the testator's well ascertained intention," said the court.

"Fifty thousand will be held as a fund towards helping to supply such institutions as may in the near future be demonstrated to show that God's people are willing to help others to see the light that is so real, near and universal for all who will receive. These institutions may take the place of what at present are called hospitals, poor houses, gaols and penitentiaries or any place that is maintained for the uplifting of humanity."

"Ten thousand as a fund to be used in lending to deserving people, men or women, to buy small homes or farms. This money can be lent at 6 per cent. of whatever is lawful on good security. The profits accruing can be utilized as said before in such work as is helpful to men and women who are willing to know and experience the truth as revealed in the Bible and which has

(Continued on next page)

# AUBURN

POWERED BY LYCOMING

The Five-passenger Sedan

\$1515

freight to be added

### 127 Inch Wheelbase

98 horsepower, Straight 8 . . . Silent-Constant Mesh . . . Strongest and most rigid frame, with X-type cross member . . . Automatic chassis lubrication . . . Widest rear seat of any automobile . . . Four-wheel steel-draulic brakes . . . No metal-to-metal contact . . . Roller-bearing cam and lever steering . . . Four 2-way hydraulic shock absorbers . . . Feather-touch door handles . . . Adjustable front seats . . . Body fully insulated . . . Enter rear seat without disturbing front-seat passengers.

Everyone knows our national buying habits have changed. Today everybody wants greater value for less dollars. It is in such a period as this that a sales increase means so much. When one company, in an industry as competitive as the automobile industry, forges far ahead there can be only one reason. Not past prestige! Not high-pressure sales and advertising! Not accident or luck! But a widespread public conviction, based upon analytical comparison and owner experience, that this one make of car offers the greatest value for the least cost. The buyers of the new Auburn cars have saved many millions of dollars in the cost of transportation. At the same time these careful purchasers are enjoying more advanced improvements, more rugged and durable construction, more room, comfort and refinements, and an efficient performance that eclipses all previous attainments. If this were not so, Auburn's outstanding success would not be possible.

Free Wheeling in all Custom Models

CANADIAN LIST PRICES. Freight to be added.

All Custom Models include Free Wheeling. Custom Models 8-98A: 5-passenger, 2-door Brougham \$1745; Business Man's Coupe \$1990; Convertible Cabriolet \$2070; 4-door Full Sedan \$1990; Convertible Phaeton Sedan \$2230. Standard Models 8-98: 5-passenger, 2-door Brougham \$1445; 4-door Full Sedan \$1515; Convertible Cabriolet \$1590; Convertible Phaeton Sedan \$1735; Business Man's Coupe \$1515. Prices subject to change without notice.

AUBURN AUTOMOBILE CO., AUBURN, INDIANA

## Canadians Execute Odd Wills

(Continued from page 32)  
been unlocked through the revelation as given in Science and Health with Key to the Scriptures by Mary Baker Eddy. The whole of my estate must be used for God only."

THIS clause was interpreted by the Supreme Court of Canada in a case reported in 43 D.L.R. 668, where the tribunal ruled that the bequest was so vague, impracticable and indefinite that it could not be carried out, and that the clause quoted was, consequently, inoperative.

"After repeated perusal and consideration of this clause of the will I have come to the conclusion that the language in which the legacy is couched is so vague, visionary, chimerical and impracticable and the objects intended to be bequeathed and the time when the benefit is to accrue, are so uncertain that no reasonable or intelligible construction or effect can be given to the clause and the legacy must therefore be held to be void," said the court.

The school boy who gives a trinket to a playmate and then demands it back is promptly dubbed "Indian giver," and an Ontario testator is in the same class, as, after disposing of his estate in the usual way, he inserted the following clause in his will:

"Should any legatee or beneficiary under this my last will and testament... in any way hypothecate, mortgage, pledge, sell, transfer or assign any interest benefit legacy bequest or advantage in which the said legatee or beneficiary is or may be in any way interested or entitled to hereunder then I will and direct that immediately thereupon any benefit advantage legacy or bequest to such beneficiary or any person through him or her shall be forfeited."

This will was passed on by the Ontario High Court in 3 D.L.R. 124, where the court ruled that this clause was invalid, and that the testator could not "give with the right hand and take with the left."

There is an old saying that, "The jolly testator who writes his own will is the lawyer's best friend," which is only partly true, as many testators do write their own wills, and no dispute arises, but if the testator fills in a printed form, the lawyer's chances of reaping a harvest in the shape of fees and costs are greatly enhanced.

FOR instance, an Ontario testator filled in a blank form, did not fill in the name of the residuary legatee, but did appoint his wife executrix, so that the will read:

"All the residue of my estate I give, devise and bequeath unto... and I nominate and appoint my wife to be the executrix of this my last will and testament."

"My appointment as executrix shows that he intended me to take the residue of the estate," the widow contended.

"If the court were to put your name in the blank, that would be writing a will for the testator, which the courts will not do," the next of kin argued, but the decision, reported in 10 D.L.R. 615, was in the widow's favor.

"This can I think, be read as an

awkward sentence by which the wife is made residuary devisee as well as executrix. The testator did not mean to die intestate, and I think that from the will itself his intention can be gathered, and that intention was to give his property to his wife," the court said, and also adds:

"The country conveyancer" and "The man who makes his own will," are favorite toasts at lawyer's gatherings, and "the man who invented printed will forms" will soon be equally popular."

A Nova Scotia will on a similar form did not fare so well, however, as the Nova Scotia testator bequeathed a legacy "to . . . of Perrott," the person intended was not identified in any way in the will, and the court ruled that the bequest was void.

"After repeated perusal and consideration of this clause of the will I have come to the conclusion that the language in which the legacy is couched is so vague, visionary, chimerical and impracticable and the objects intended to be bequeathed and the time when the benefit is to accrue, are so uncertain that no reasonable or intelligible construction or effect can be given to the clause and the legacy must therefore be held to be void," said the court.

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The rest was easy. The envelope carried two half-penny Barbadoes stamps, the steam from the kitchen kettle soon removed them, and on the space covered by the stamps the astonished sweetheart read the following words:

"If I never return my will for you is \$2,500 my share land shares vessels."

The signature of the deceased sailor was attached, the envelope was duly admitted to probate in a Nova Scotia probate court, and was upheld by the Nova Scotia Supreme Court on appeal.

The foregoing paragraphs do not exhaust the list, by any means, but the limitations of space forbid. However, any skeptical reader who may be inclined to think that the sailor's will is an imaginary one, will find the full report of the case in 46 D.L.R. on page 83.

**Heart Disease the Cause of Heaviest Death Claims**

IT IS interesting to note which of the diseases involve the heaviest disbursement on the part of life insurance companies. Of the \$145,458,000 paid in death claims to families and other beneficiaries by the Metropolitan Life in 1930, heart diseases, for the eighth consecutive year, have led the list of

causes of death for claim disbursements, taking more than one-seventh of the total. Claims for accidents of all kinds ranked second, with a total disbursement by this company of \$17,683,250, more than one-third of which was paid for automobile fatalities. Claims for cancer held third place with disbursements of \$14,422,000 or a little more than 10 per cent. of the total. For the three principal degenerative conditions, heart

disease, chronic nephritis and cerebral hemorrhage, \$39,361,900 or 28 per cent. of the total was paid.

Tuberculosis, despite the steady decline in the death rate, was the cause of nearly 8 per cent. of the 1930 claims. The ratio of claim payments from this disease to the total has been declining year by year, and the 1930 figure of 7.9 per cent. may be compared with 14.3 per cent. in 1920.



ADDED TO BOARD

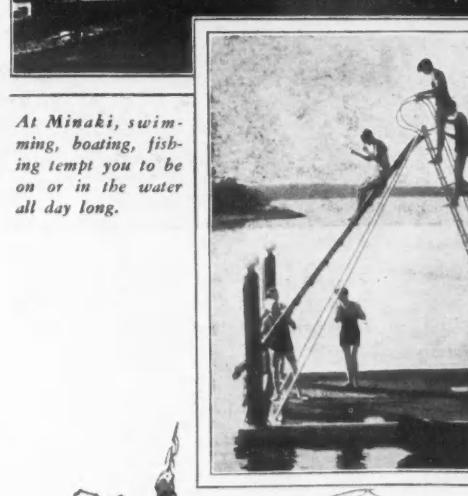
G. Harrison Smith, President of the International Petroleum Company, who has joined the Board of Directors of the Rogers-Majestic Corporation. Mr. Smith is also a director of Imperial Oil, Limited and the Royal Bank of Canada.



You step from Minaki's broad veranda to this perfect course on the edge of a forest.



At Minaki, swimming, boating, fishing tempt you to be on or in the water all day long.



M-72



EARNINGS WELL MAINTAINED  
Gordon F. Perry, Chairman of the Board of the English Electric Company of Canada, which while showing a decline in profits for 1930, was able to cover its Class "A" dividend requirements satisfactorily. The balance sheet shows an improvement in working capital position and strong liquid assets.  
—Photo by "Who's Who in Canada".

## Whither are you heading?

### 164 David Copperfield

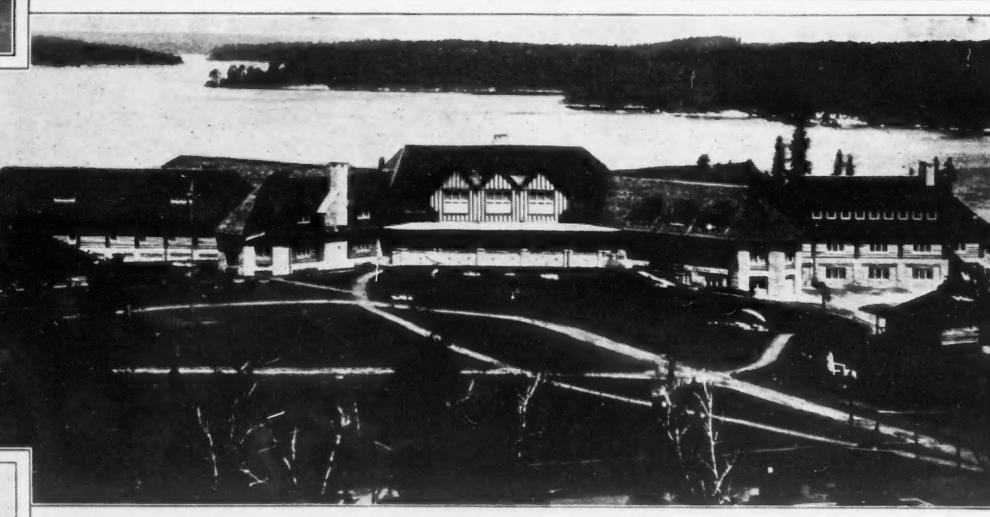
"My other piece of advice, Copperfield," said Mr. Micawber, "you know. Annual income twenty pounds, annual expenditure nineteen nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery. The blossom is blighted, the leaf is withered, the God of day goes down upon the dreary scene, and—and in short you are for ever floored. As I am!"

Will the fruits of years of industry go in carelessness spending — then DEPENDENCE?

Success should be gauged by savings—not by income. Industry alone will not bring independence—Thrift must be Industry's partner. A Manufacturers Life policy is the sure road to INDEPENDENCE.

**THE MANUFACTURERS LIFE INSURANCE COMPANY**  
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**MINAKI**  
IN CANADA'S PINE CLAD  
*Lake-of-the-Woods region*



*Silver streams, sparkling lakes, fragrant forests and every form of summer sport*

"Minaki" is an Ojibway Indian word. It means "beautiful country"—for this wonderful Lake-of-the-Woods region cast the same spell on the Indian centuries ago that it casts on the white man today.

In the heart of this land of lakes and streams, Canadian National has built Minaki Lodge. Here is a golf course ringed by cool pine woods. Here are tennis, swimming, motor-boating, canoeing, aquaplaning . . . Here at night are blazing fires, delightful dinners, gay dancing, charming companionship.

For the sportsman, Minaki Lodge is only a short way to swift streams and fishing solitudes—to lakes where trout abound!

Canadian National takes you everywhere in Canada. It operates steamship lines, telegraph and express services and 14 broadcasting stations. Its luxurious hotels, lodges and camps stretch from one end of Canada to the other.

For those interested in Minaki and other Canadian National vacation spots, showings of Canadian travel films may be arranged on application to any Canadian National agent, who will also gladly furnish beautifully illustrated booklets.



**CANADIAN NATIONAL**  
*The Largest Railway System in America*

# Partners

THE Canadian Pacific Railway desires to pay tribute to the pioneer Women of Canada, who, by their unflinching devotion to their men encouraged them to endure, to win out. Bringer of all the world to her door, by train, telegraph, cable and radio service, the Canadian

Pacific knows well the part the Pioneer Woman of Canada has played in its making. Homes to be made, husbands, fathers and brothers to be heartened and strengthened, children to be reared and equipped for their struggle to maintain Canadian ideals; a whole nation to be uplifted, inspired—who but the Pioneer Women of Canada could have accomplished this work?

Behind officers, engineers, workmen and behind every man employed in this system, is and always will be the fine spirit of Canadian Womanhood.



FROM 567,480 telegrams from 435 offices in 1887 to 6,420,299 telegrams from 1650 offices 42 years later is the record of growth of Canadian Pacific Telegraphs between the Atlantic and Pacific coasts of the Dominion of Canada. On December 31, 1886, the outside plant consisted of 4,525 miles of poles, 14,506 miles of wire and 50 miles of cable, most of the latter being used to connect Vancouver Island with the mainland. Extension of the lines and the provision for increased traffic was so great that on December 31, 1930, there were 17,718 miles of poles, 172,070 miles of wire, and 324 miles of cable containing 5,505 miles of wire. Cablegrams filed in 1928 numbered 440,539 and cablegrams received were

383,797, totalling 824,336 in all for the year. The broadcast transmission system of the Canadian Pacific Railway Company's Telegraphs covers a network of 4,700 miles in Canada.

#### CANADIAN PACIFIC TODAY

*The Canadian Pacific Railway runs from the Atlantic to the Pacific Ocean. Its liners sail from Vancouver and Victoria to Japan and China, and from Montreal, Quebec and Saint John to Great Britain and the Continent. It operates winter cruises to the Mediterranean, the West Indies and Round the World; summer cruises to Norway; a winter service to Bermuda, and a coastal service to Alaska. Its chateaux and hotels represent the latest word in comfort and luxury. Its telegraph service employs 225,000 miles of wire. Its express travellers' cheques are current all over the world. Canadian Pacific offices and agents are to be found everywhere.*

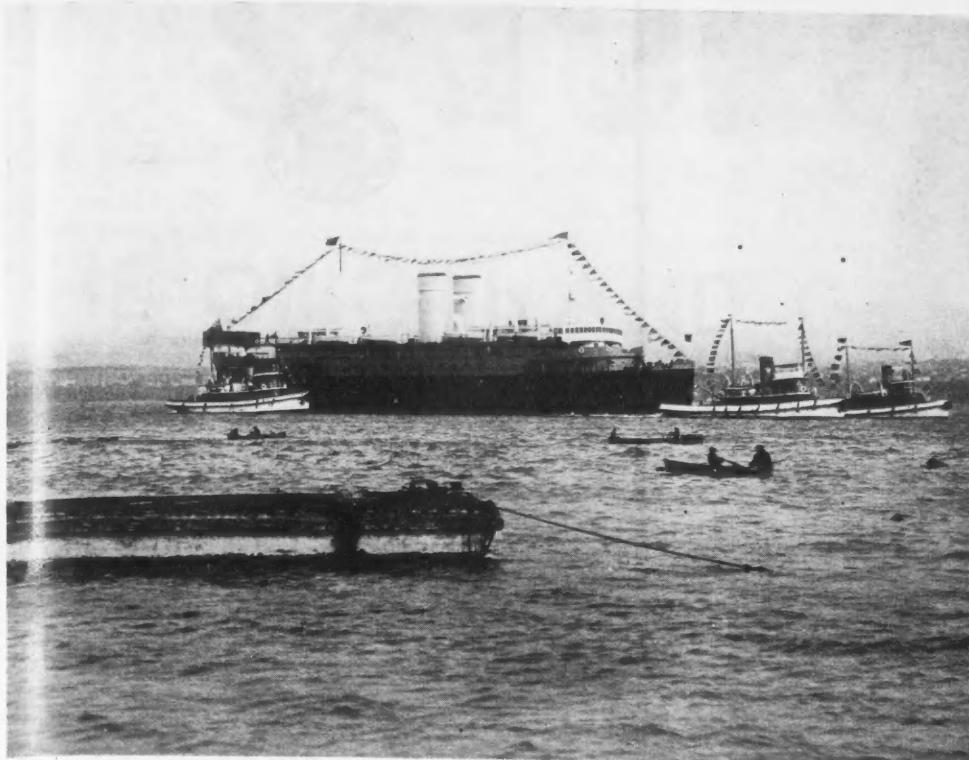
1881 • FIFTIETH • ANNIVERSARY 1931

# CANADIAN PACIFIC

June 13, 1931

SATURDAY NIGHT

35



## NEW ACHIEVEMENT OF CANADIAN SHIPBUILDERS

The Federal Government's new interprovincial car ferry, S.S. Charlottetown, the largest of her type and the heaviest to come off the stocks of a Canadian shipyard, launched recently from the Canada Steamship Lines' shipyard at St. Lauzon, Quebec. The Charlottetown was built at the Davie Yards of Canada Steamship at a cost of around \$2,225,000, and is entirely Canadian-made. The boat is a combined ice-breaker, car ferry and passenger steamer, weighs 4,800 tons, is 324 feet long and can carry 16 railway cars, 40 to 50 automobiles and 750 passengers. The ship will be operated by the Canadian National Railways between Prince Edward Island and New Brunswick. Photo shows the ship immediately after the launching.

*Photo by Canada Steamship Lines.*

## WHY TRADE IS HAMPERED

## Present Economic System Insufficiently Flexible to Make Necessary Commodity Price Adjustments

THE crux of our present economic distress lies in the sharp inequalities in purchasing power among various classes of consumers. In our system of complex exchange economy every product is in itself a demand for other products. Money is merely a medium of exchange and price represents the ratio at which goods can be traded in the market. When, therefore, there occurs a violent decline in prices with some groups falling much more sharply than others, a disturbance takes place in the system of exchange in which the producers of certain classes of commodities suffer a serious shrinkage in purchasing power.

Practically all classes of raw materials, foodstuffs and agricultural products, points out the First National Bank of Boston in its current letter, have fallen much further below the 1929 level than have manufactured products or retail prices in general. On the other hand, industrial wages have shown but a slight decline while taxes and debts have remained the same. In other words, the raw material producers' buying power has shrunk with the result that they buy less from other producers and the cumulative effect is a slackening all along the line and clogging of the world's market with surplus goods selling at unusually low prices.

When one considers that many of the countries of the world, including all of Latin America, Australia, Africa, Asia, Canada, and several countries in Europe, are engaged principally in the production of raw materials and agricultural products and that the exports of these commodities are the chief sources of balancing international payments in these countries, the seriousness of the striking inequality in price declines becomes apparent.

THE following are among the factors which are retarding the necessary readjustment process by either restricting the free flow of trade or by impairing the purchasing power of important consumers.

1. High tariff walls check the free flow of trade in world markets.

2. The sharp decline in silver prices has seriously affected purchasing power in those countries which use silver as a medium of exchange.

3. Debtor countries find it increasingly difficult to meet their obligations especially to the United States, the leading creditor country, because of tariff walls and lack of a sufficient share of gold, so that their chief recourse is to dispose of their goods at sacrifice prices. This applies especially to Germany which has

heavy reparation payments to make. These reparation payments have been used by the German leaders as a club to reduce wages and salaries as well as to enforce high tariff measures to protect agriculture. As a result of the cut in costs Germany has been successful in undermining the international markets, especially those of Great Britain, even to the extent of invading the British colonies despite imperial preference.

4. Another most disturbing factor in the world situation is Russia which is carrying on a unique experiment in collectivism known as the New Economic Policy. In order to obtain the capital necessary for raw material and equipment she is disposing of her exports at prices which are contributing largely to demoralization of world markets.

5. The world movement toward the restriction of immigration has intensified the pressure of population and forced the lowering of standards in a number of countries which in turn has had a depressive influence upon commodity prices.

6. The operations of the Farm Board have been a disturbing factor in many markets in that they have made for uncertainty and have caused hesitancy on the part of the buyers to make future commitments.

7. LARGELY as a result of expenditures for war and the maintenance of great armaments in times of peace many countries are burdened by onerous taxation. The excessive tax burdens have not only discouraged individual enterprise but have also caused the flight of domestic capital.

8. During the War and post-war period, economic progress was greatly accelerated by means of the introduction of labor-saving devices on an enormous scale both in factories and on the farms. As a result, potential industrial and agricultural capacity is greatly increased in excess of effective demand.

9. Since 1928, flotation of foreign loans has been sharply curtailed thereby restricting to a considerable degree the buying power of many foreign countries.

10. About 60% of the world's gold supply is concentrated in the United States and France. This maldistribution of gold was an important contributing factor to the precipitous decline in prices and continues to exert a depressive influence upon commodity markets.

IF BY some magic power all the various commodities could be adjusted simultaneously to a "normal" relationship our economic problems would be automatically solved. Any plan which contributes toward this end will

## ONTARIO'S NEW POWER

(Continued from page 26)

Chute the main fall of the Chats was the crucial high spot in the harnessing of the Ottawa. Until the river was fettered by the cofferdam hobble there were endless possibilities of fatal kicks from its liquid horsepower.

As long as the dam held the river was like a patient under an anesthetic on an operating table. The contractors could carve it at their leisure. But like surgeons they have worked swiftly and have brought an extraordinarily large scale operation to a successful conclusion in record time.

As the water poured out of the river bed an army of men poured in armed with drills and dynamite and gasoline driven power shovels to blast and carry away the precipitous escarpment of Mohr Chute. Of the 260,000 cu. yds. of solid rock that were excavated from the whole work, one hundred and eighty thousand cubic yards were removed from this point alone, to make a foundation for the immense structure that is the dynamic house.

At the bottom of this excavation fifty feet below the level of the river outside the cofferdams, work went on night and day to plug that cellar so it could not leak. By the light of the sun and at night in the glare of powerful flood lights, dotting the rocky slope like ants on an ant heap or woodpeckers on a dead pine, drove thousands of holes for explosive. Ninety tons filled the three hundred thousand feet of drilling and in long series of explosions tossed great masses of the Laurentian formation skyward and reduced them to shovel size.

As late as last October the power house site was like the bottom of an immense quarry full of "dinkies" engines straining up steep inclines with loads from straining shovels. By the end of January you were gazing at stout tail race piers soaring like stalactites in a Kentucky cave. The Ottawa's runaway horse power has now been tied to cement hitching posts.

The recent article regarding the former mayor here just hit the spot, and you would be astonished at the publicity it got locally. Whoever wrote that, and I cannot recall the author, certainly must have been on the "inside" to hear the giants rumbling against that administration.

## To Our Clients

We have pleasure in advising that interest was due and paid on June 1st on the following issues sponsored by us:

	Amount of Issue
York-Adelaide Realty Co. Ltd. First Mortgage 7% Bonds	\$400,000
York-Adelaide Realty Co. Ltd. General Mortgage 6½% Bonds	160,000
Windsor Court Apartments Ltd. First Mortgage 6% Bonds	400,000
Cawthra Apartments Ltd. First Mortgage 7% Bonds	425,000
Keefer Realty Corp. First Mortgage 6½% Bonds	750,000
Godfrey Realty Corp. First Mortgage 6% Bonds	1,500,000
Dominion Woollens & Worsted, Ltd., First Mortgage 6% Bonds	2,250,000

*This is to remind you of and suggest the cutting and depositing of your interest coupons*

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Drive a new Chrysler Eight De Luxe. A de luxe car outside and inside. Luxurious appointments. A 124-inch wheelbase. Low center of gravity. 95-horsepower—80 miles an hour and always smooth.

Drive a Chrysler Imperial Eight—finest, fastest, largest Chrysler ever built. 145-inch wheelbase—125-horsepower.

The new DeLuxe Eight and the Imperial Eight both have an exclusive Dual High transmission. TWO high gears—one high gear for flashing action in traffic; another still higher gear gives faster speeds at slower engine speeds.

Drive a Chrysler—any Chrysler—and learn for yourself the better value Chrysler offers.

CHRYSLER SIX . . . . .	\$1140 to \$1150
CHRYSLER "70" . . . . .	\$1625
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## LETTERS

Financial Editor,  
SATURDAY NIGHT, Toronto, Ont.

Dear Sir:

I want to express my appreciation of some of the most excellent articles in the recent issues.

The one by Mr. Reade, "Is the Business Cycle Inevitable" is masterly indeed, and in a comment with one of the professors in Finance in a local university here, he read the entire article and stated it was a magnificent summation of the situation as he saw it, and taught it.

Mr. Major's article on "War Debts and World Depression" in the current issue, tells the story just "as is" and states the situation just as some of us believe it should be settled, even if it does mean the loss of a leg or two, to save the body.

The recent article regarding the former mayor here just hit the spot, and you would be astonished at the publicity it got locally. Whoever wrote that, and I cannot recall the author, certainly must have been on the "inside" to hear the giants rumbling against that administration.

Yours very truly,  
P. H. BALL,  
Chicago, Ill.

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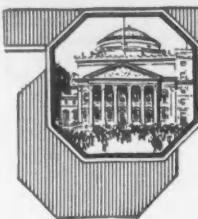
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In order of total values, the leading and platinum metals. The list of mineral products of Canada are: coal, products includes all that reach an output value of \$1,000,000 annually.

asbestos, clay products, silver, zinc. Together they make up about 98 per cent of the total value of Canada's lime, petroleum, gypsum, cobalt, salt mineral production.



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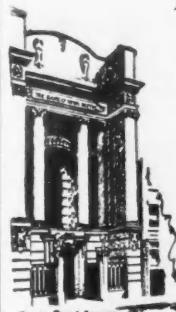
THROUGH the recent period of depression the traditionally strong liquid position of the Bank of Montreal has been maintained, and this without curtailing the Bank's ability to meet the requirements of customers.

In good times and bad, for generation after generation, the Bank of Montreal has been an important factor in maintaining Canada's financial stability.

## BANK OF MONTREAL

Established 1817

TOTAL ASSETS IN EXCESS OF \$750,000,000



## In Newfoundland

Having twelve branches long established in the important centres of Newfoundland, this Bank is particularly well equipped to assist its Canadian clients who desire to do business in Newfoundland.

## THE BANK OF NOVA SCOTIA

Established 1832  
Capital, \$12,000,000 Reserve, \$24,000,000  
Total Assets, \$265,000,000



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*The sign writing of the North American Indian has long been a source of interest to students of primitive races.*

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High Grade Paper Makers since 1882  
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## "On the job"

Good service is a broad term — it conveys the idea that an organization is functioning smoothly, efficiently and well.

Every member of our staff is "on the job". Services considered favors in the past are now only routine. There is nothing overlooked which may speed up, or improve banking facilities to clients.

We would be glad to have your business.

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## IMPERIAL BANK OF CANADA

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Capital and Reserve \$15,000,000

Frank A. Ralph, President Sir James Woods, Vice-President  
A. E. Phipps, General Manager

240 BRANCHES THROUGHOUT CANADA



IN CHARGE FOR ONTARIO

The Bank of Montreal has announced the appointment of W. T. A. MacFadyen as Superintendent of the Bank's Ontario Division, with headquarters at Toronto. A native of Tiverton, Ont., Mr. MacFadyen began his banking career at London, Ont. in 1906, entering the service of the Merchants Bank of Canada. He was with the Head Office of that institution in Montreal when it was merged with the Bank of Montreal. Since 1922 he has been with the Ontario Division of the Bank, in Toronto, and since 1925 has served as Assistant Superintendent. Mr. MacFadyen's promotion has been received enthusiastically by banking and commercial circles throughout the Province.

—Photo by Lyonde.

## Stock Exchanges to Amalgamate?

(Continued from page 31) occupied is of course far greater in connection with the machinery of the New York Stock Exchange.

CLOSE study of the English system of exchange management would doubtless be productive of other innovations and safeguards already proven efficacious. From that source would doubtless come a complete segregation of brokers from dealers. The present system, by which brokers also undertake distribution and thus step outside their province and become sponsors of their own goods, is one that would undoubtedly come in for condemnation and elimination.

It is this system that has led to most of the trouble not only in Toronto but also in New York during the past eighteen months. Exchange brokerage houses have sponsored all kinds of issues and investment trusts, forcing financing through their brokerage connections and thus involving houses and clients in financial disaster in periods of market depression.

The duties of "brokers" and "dealers" are very distinct and largely opposite. One should represent the client solely as a commission agent; the other deals wholesale in securities for himself directly with clients and through brokers. There has been little differentiation between brokers and dealers so far in the operation of exchanges in Canada.

If and when an amalgamated exchange has been established along these lines there will be no difficulty in securing the last and perhaps most important essential to success—ample money, at reasonable rates of interest, upon long or short time. To assure the easy and uninterrupted flow of capital, a call loan money post would be maintained where quick funds could be purchased at going rates. This feature of the machinery would appeal as much to banks and other financial institutions as to member brokers themselves.

In order that it might function properly, a call loan committee, consisting of member brokers and bankers, would be formed, to decide what securities qualified for call money loans. The selections of this committee would not be confined to purely Canadian issues, but would include popular securities traded on other exchanges with big following in this country, such as London and Paris. Among such securities might be mentioned General Motors, Steel, Nickel, etc.

There would also be a stock loan post, where shares could be borrowed for delivery on short sales at going rates. This feature would permit the public to operate legitimately upon the short side of the market and thus insure well-cushioned and orderly declines in soft trading periods. Information gleaned from this department would give the exchange an opportunity to correctly "size up" stock positions and prevent racketeering and cornering in any

issue. If the complete purpose of a stock exchange is translated, it is obvious that the public must be given the same facilities for short selling as for long buying.

IT IS the writer's belief that such an institution as sketched above would command the complete sympathy and co-operation of the Attorney General's department and the Commissioner of the Security Frauds Prevention Act, and that both would be content to leave solely to the exchange the right to discipline its members. By such co-operation the work of both departments would be cut down to a minimum and at the same time the air would be cleared of many questionable promotions.

Finally, it is the opinion of the writer that such an institution would rightfully command the active support of the provincial government, as calculated to make of Toronto the financial centre of the Dominion. More than that, it would tend to stop the flow of home-needed capital across the international line and give Canadians opportunity to watch their own securities performing under ideal stock exchange conditions, and use Canadian capital for the advancement of Canada.

There is no reason, if these plans are brought to maturity, why Toronto should not become an independent financial unit, second only to the greatest market in the British Empire. This is an object challenging the patriotism of the greatest province in the Dominion and one that can be achieved, promptly and effectively, by intelligent, energetic work.



Complete service by mail is available at all times for the assistance of those who cannot conveniently visit our offices. We invite inquiries and will gladly place our information at the service of any investor who may write to us for guidance. A list of securities which we recommend will be forwarded on request.

## The National City Company Limited

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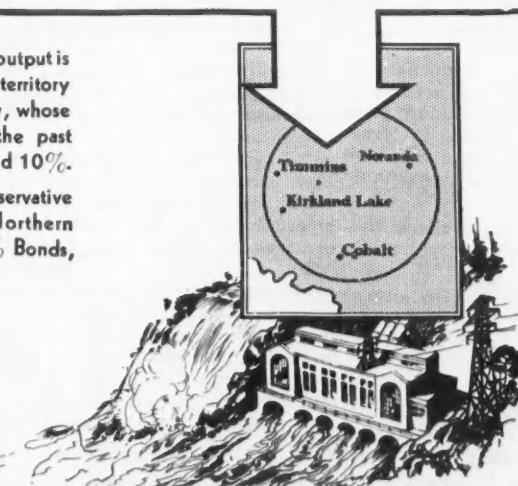
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